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STATE OF NEW JERSEY.

ANNUAL REPORT

OF THE

COMMISSIONER OF BANKING AND INSURANCE

FOR THE YEAR ENDED DECEMBER 31st,

1898.

PART I.

FIRE AND MARINE INSURANCE.

TRENTON, N. J.:

MACCRELLISH & QUIGLEY, STATE PRINTERS, OPPOSITE POST OFFICE.

1899.

STATE OF NEW JERSEY.

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ANNUAL REPORT.

Part I.

FIRE AND MARINE INSURANCE.

STATE OF NEW JERSEY,
DEPARTMENT OF BANKING AND INSURANCE,
TRENTON, March 21, 1899.

To the Honorable the Senate and General Assembly :

I have the honor to submit herewith, as provided by law, the report of this department for the year ending December 31, 1898, setting forth the financial condition and transactions of Fire and Marine Insurance Companies authorized to do business in this State during the present year.

COMPANIES ADMITTED.

The following companies of other States and foreign countries have entered the State since March 21, 1898, the date of the last annual report :

Caledonian American Insurance Company,	New York City.
Concordia Fire Insurance Company of Milwaukee,	Milwaukee, Wis.
German Insurance Company,	Freeport, Ill.
Indemnity Fire Insurance Company of New York,	New York City.
Lafayette Fire Insurance Company of New York,	New York City.
Magdeburg Fire Insurance Company of New York,	New York City.
Mechanics' and Traders' Insurance Company,	New Orleans, La.
Milwaukee Fire Insurance Company,	Milwaukee, Wis.
New York Fire Insurance Company,	New York City.

Royal Exchange Assurance,	London, Eng.
Schuylkill Fire Insurance Company,	Philadelphia, Pa.
Sea Insurance Company, Limited,	Liverpool, Eng.
Teutonia Insurance Company,	New Orleans, La.
Thuringia American Fire Insurance Company,	New York City.
Wisconsin Fire Insurance Company,	Milwaukee, Wis.

COMPANIES WITHDRAWN.

During the same period the following companies, organized elsewhere, have withdrawn from the State :

Alliance Assurance Company,	London, Eng.
Broadway Insurance Company,	New York City.
Lincoln Fire Insurance Company,	New York City.
Manhattan Fire Insurance Company,	New York City.
Norwood Insurance Company,	New York City.
Rutgers Fire Insurance Company,	New York City.
Schuylkill Fire Insurance Company,	Philadelphia.

The New Jersey State Fire Insurance Company, of Jersey City, which was formed under the general act and authorized to commence business on March 12, 1898, with a paid-up capital of \$100,000, re-insured its risks in the New York Fire Insurance Company, of New York City, on October 29 last, and ceased business, the managers having concluded that the conditions were not favorable to the company's success.

The Manufacturers' and Merchants' Fire Association, of Newark, a Lloyd's insurance association, organized March 16, 1896, discontinued operations on August 1, 1898, and has retired from business.

The Union Mutual Fire Insurance Company of New Jersey, with principal office at Jersey City, became involved and was placed in the hands of a receiver, Charles D. Thompson, of Jersey City, on March 23, 1898.

The Citizens' Mutual Fire Insurance Company of New Jersey, located at Somerville, ceased writing policies in July last, and is winding up its affairs.

BUSINESS OF 1898.

The affairs of one hundred and sixty-five fire and marine insurance companies are comprehended in this report, which is an increase of five over the number operating in the State at the date of the last annual report. They are classified as follows :

New Jersey Stock Fire Insurance Companies,	8
New Jersey Mutual Fire Insurance Companies,	25
Fire and Fire-Marine Insurance Companies of other States,	94
United States Branches of Foreign Fire and Marine Companies,	38

Of the foregoing, one hundred and thirty-four transact fire insurance exclusively, twenty-eight unite with fire a marine business, and three are engaged in marine insurance only. The financial condition and business done by each company are exhibited in tabular form at the end of the abstracts of the annual statements.

CAPITAL, ASSETS, LIABILITIES, SURPLUS.

Table I shows the paid-up capital, admitted assets, liabilities and surplus at the close of the year 1898, of all the companies mentioned above except the mutual companies of this State, the number being one hundred and forty, which is an increase of eleven over the number reporting for 1897. Their combined capital is greater by \$3,158,000, total assets by \$16,293,995, liabilities exclusive of capital, by \$4,931,407, and surplus over capital by \$8,204,589.

The several items composing the assets and liabilities are set forth in Tables II and III respectively.

INCOME.

Table IV gives the sources and amount of the income for the year. The aggregate shows an excess of \$2,338,702 over the receipts of the one hundred and twenty-nine companies in the year before. The net fire premiums received were larger in amount by \$208,431, and the marine and inland premiums by \$754,400. The excess of receipts from interest, dividends, rents, profit and loss items and other sources,

exclusive of amounts received by foreign companies from their home offices, was \$1,458,293. The total receipts from the source last mentioned were \$2,344,190, or \$82,422 less than in 1897. The excess of income over disbursements, not including foreign receipts or remittances, was \$8,086,693, against \$15,955,315 in the previous year.

DISBURSEMENTS.

Table V shows the disbursements for the year, the aggregate being \$13,958,236 greater than the amount disbursed by eleven less companies in 1897. The payments for fire losses were larger by \$10,591,776, and for marine and inland losses by \$704,704. The dividends paid (by the American companies) show an increase of \$417,128. Fourteen companies, with a combined capital of \$3,200,000, did not declare any dividends, while eighty-six companies, with total capital of \$46,286,605, declared dividends amounting to \$6,069,046, or an average of about thirteen and eleven-hundredths per cent. The amount paid for commissions, salaries and allowances to agents was \$25,656,283; for salaries or other compensation of officers and employees, \$9,596,950; for taxes, licenses and fees, \$4,116,539, and for all other purposes (exclusive of \$6,095,101 sent by foreign companies to their home offices), \$11,311,263, making total disbursements on these accounts of \$50,681,035, which is an increase of \$2,849,337 over the total of the corresponding items for the previous year. The home remittances of foreign companies amounted to \$604,711 less than in that year.

FIRE RISKS, PREMIUMS AND LOSSES INCURRED.

Table VI presents the data indicated by this heading. The increase over last year in the total fire risks in force was \$989,850,643, or \$51,010,296 in excess of the gain for 1897. In risks written there was an increase of \$1,241,470,957. The average rate of premium charged shows a decrease of five cents on each hundred dollars of insurance. The per cent. of losses incurred to risks written was .43, which is .03 more than in the year before.

FIRE BUSINESS IN NEW JERSEY.

Table VII shows the business done in this State during the year by fire insurance companies other than the domestic mutual companies, whose operations are set forth in Tables IX and X. The total amount of fire risks written was \$30,841,596 greater than in the preceding year, and the gross premium receipts were larger by \$41,274. The average rate of premiums charged was .80, which is .03 less than the average for 1897. The losses incurred show an increase of \$225,518, and the losses paid a decrease of \$47,488. The ratio of incurred losses to premiums received was 46.99, being an increase of 5.64 over the previous year.

AGGREGATE FIRE BUSINESS IN NEW JERSEY.

The results of the business in this State for the year of all the companies, stock and mutual, were as follows: Risks written, \$566,713,913, increase, \$28,543,391; premiums received in cash, \$4,493,214, increase, \$12,175; contingent premiums of mutual companies, \$544,021, increase, \$5,511; losses paid, \$2,053,164, decrease, \$69,164; losses incurred, \$2,183,645, increase, \$207,066.

NEW JERSEY MUTUAL FIRE INSURANCE COMPANIES.

The condition and business of the domestic mutual companies are exhibited in Tables IX and X. The suspension of operations by the Citizens' Mutual Fire Insurance Company, of Somerville, and the Union Mutual Fire Insurance Company, of Jersey City, both of which did quite a volume of business outside of the State, with unfortunate results to each, decreases the aggregate figures of the mutual companies accordingly, although their transactions as a whole have declined perceptibly in recent years. The cash assets exhibit a decrease for the year of \$9,534.23; contingent assets, \$92,275.95; liabilities, \$18,106.81. The total income decreased \$87,256.49 and total disbursements, \$82,682.22. The amount of risks written and renewed during the year shows a falling off of \$4,297,344, and the insurance in force at the end of the year, a decrease of \$3,442,652. The losses incurred were \$45,682.96 less than in 1897.

MARINE AND INLAND BUSINESS.

Table XI shows the total marine and inland insurance business transacted during the year. The risks written were \$405,806,743 more in amount than in the year before, and the gross premiums received were larger by \$1,879,625. The losses incurred were greater, however, by \$1,272,682, and the losses paid by \$704,706. The average rate of premium was .47, a decrease of .01 over 1897. At the close of the year the risks outstanding were \$16,620,304 in excess of the total reported as in force at the close of the previous year.

UNDERWRITING AND INVESTMENT EXHIBIT.

Table VIII presents under this caption the actual results of the business for the year of each of the companies other than the domestic mutuals, the totals being as follows:

Surplus at beginning of previous year,	\$73,738,552
Net premiums earned,	\$125,850,090
Interest, rents, etc., earned,	14,456,441
Total premiums and interest earned,	\$140,306,531
Net losses incurred,	\$75,437,434
Expenses incurred,	48,641,945
Total losses and expenses incurred,	124,079,379
Net gain for the year,	\$16,227,152
Paid in by stockholders on surplus account,	150,000
	\$16,377,152
Dividends incurred,	\$6,443,296
Excess of remittances by foreign companies to home offices,	3,750,912
Paid by same to foreign re-insurance companies (reserve included in liabilities),	99,420
Increase in reserves for contingencies,	25,000
	10,318,628
Increase in surplus for the year,	6,058,524
Surplus at end of year,	\$99,797,076
Ratio of net losses incurred to net premiums earned,	59.94 per cent.
Ratio of expenses incurred to net premiums earned,	38.85 per cent.

Compared with the figures for 1897 the loss ratio shows the large increase of 8.07, and the expense ratio an increase of 1.49. Of the \$16,227,152 net gain for the year, as shown, all but \$1,770,711 represent earnings and profits upon and appreciation in values of investments.

BUSINESS OF 1898 COMPARED.

The following tables give the aggregates of the principal items reported by the companies for the past year in comparison with the corresponding items for the year 1897 :

NEW JERSEY STOCK COMPANIES.

	1897.	1898.
Number of companies,	9	8
Capital,	\$2,247,730	\$2,605,730
Assets,	8,362,875	8,630,468
Liabilities,	2,075,912	2,087,204
Net surplus,	4,039,232	3,937,534
Income,	2,526,499	2,494,621
Disbursements,	2,143,771	2,219,191
Fire risks written,	264,248,945	272,532,545
Fremiums received (net),	2,129,898	2,020,405
Losses paid,	977,517	1,100,944
Losses incurred,	1,004,109	1,082,225
Risks in force December 31,	360,995,594	374,816,858

NEW JERSEY MUTUAL COMPANIES.

	1897.	18' 8.
Number of companies,	27	25
Contingent assets,	\$2,677,346	\$2,585,070
Cash assets,	558,653	549,122
Liabilities,	298,647	280,540
Income,	324,161	236,905
Expenditures,	332,640	249,958
Fire risks written,	19,306,065	15,008,721
Cash premiums received (net),	144,139	92,198
Contingent premiums,	542,703	548,486
Losses paid,	188,766	149,558
Losses incurred,	203,131	157,448
Assessments collected,	106,031	59,867
Risks in force December 31,	71,248,750	67,837,469

COMPANIES OF OTHER STATES.

	1897.	1898.
Number of companies,	83	94
Capital,	\$44,280,875	\$46,880,875
Assets,	185,852,102	200,786,689
Liabilities,	80,452,569	84,944,508
Net surplus,	61,118,657	68,961,306
Income,	87,212,654	89,146,210
Disbursements,	76,059,978	85,234,814
Fire risks written,	9,184,680,253	9,931,306,622
Marine and inland risks written,	881,380,932	1,066,733,119
Fire premiums received (net),	75,133,170	75,928,556
Marine and inland premiums received (net),	4,099,997	4,303,930
Fire losses paid,	36,630,154	42,906,974
Marine and inland losses paid,	3,083,876	3,468,049
Fire losses incurred,	37,378,813	43,259,938
Marine and inland losses incurred,	3,265,297	4,122,359
Fire risks in force December 31,	11,931,449,162	12,683,784,765
Marine and inland risks in force December 31,	55,011,888	54,763,691

FOREIGN COMPANIES—UNITED STATES BRANCHES.

	1897.	1898.
Number of companies,	37	38
Deposit capital,	\$7,400,000	\$7,600,000
Assets,	73,233,576	74,325,391
Liabilities,	39,034,219	39,462,395
Net surplus,	26,799,357	27,262,995
Income,	49,219,297	49,656,320
Disbursements,	44,799,385	49,507,365
Fire risks written,	5,665,616,193	6,152,177,181
Marine and inland risks written,	648,794,079	869,248,635
Fire premiums received (net),	43,019,632	42,542,169
Marine and inland premiums received (net),	1,330,864	1,881,331
Fire losses paid,	21,251,000	25,442,531
Marine and inland losses paid,	889,918	1,210,449
Fire losses incurred,	21,684,617	25,678,261
Marine and inland losses incurred,	937,229	1,352,850
Fire risks in force December 31,	6,338,325,928	6,562,019,704
Marine and inland risks in force December 31,	47,362,057	64,230,558

FIRE BUSINESS IN NEW JERSEY.

	1897.	1898.
New Jersey Stock Companies,	9	8
Risks written,	\$60,303,695	\$61,471,405
Premiums received,	432,498	429,397
Losses paid,	151,127	151,739
Losses incurred,	150,574	155,795
New Jersey Mutual Companies,	27	25
Risks written,	\$17,167,722	\$14,869,516
Premiums received (cash),	124,707	95,609
Premiums received (contingent),	538,510	544,021
Losses paid,	171,234	149,558
Losses incurred,	175,401	156,948
Companies of other States,	78	90
Risks written,	\$238,174,622	\$305,479,076
Premiums received,	2,385,141	2,467,055
Losses paid,	997,644	1,058,926
Losses incurred,	928,771	1,135,659
Foreign companies (U. S. branches),	34	35
Risks written,	\$177,524,483	\$184,893,916
Premiums received,	1,538,693	1,501,153
Losses paid,	802,323	692,941
Losses incurred,	721,833	735,243
Aggregate,	148	158
Risks written,	\$538,170,522	\$566,713,913
Premiums received (cash),	4,481,039	4,493,214
Premiums received (contingent),	538,510	544,021
Losses paid,	2,122,328	2,053,164
Losses incurred,	1,976,579	2,183,645

Respectfully submitted,

WILLIAM BETTLE,

Commissioner of Banking and Insurance.

NEW JERSEY
Stock Fire Insurance Companies.

Abstracts of Annual Statements for the Year Ended
December 31, 1898.

New Jersey Stock Fire Insurance Companies.

AMERICAN INSURANCE COMPANY.

NEWARK.

Incorporated February 20, 1846.

Commenced business April 1, 1846.

F. H. HARRIS, *President*.

J. H. WORDEN, *Secretary*.

PAID-UP CAPITAL, \$600,000.

Balance of net ledger assets, December 31, 1897, \$2,858,041 46

INCOME DURING THE YEAR.

Fire.

Gross cash premiums, \$728,466 27

Deduct re-insurance, &c., 201,913 37

Net cash received for premiums, \$526,552 90

Rents from company's property (net), 6,160 27

Interest on mortgage loans, 84,913 36

Interest on collateral loans, 39 71

Interest on bonds and dividends on stocks, 49,108 59

Profits on sale or maturity of ledger assets, 5,450 74

Total income, 672,225 57

Total, \$3,530,267 03

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses, \$309,596 39

Deduct salvage and re-insurance, 37,623 42

Net amount paid for losses, \$271,972 97

Cash paid stockholders for interest or dividends
(amount declared during the year, \$60,000), 60,525 00

Cash dividends paid policyholders, 1,243 00

Commissions or brokerage to agents, 106,082 92

Salaries, fees and all other charges of officers, clerks
and other employes, 51,708 78

NEW JERSEY STOCK FIRE

State and local taxes in this and other States, . . .	\$24,528 96	
Agency and miscellaneous expenses,	27,814 41	
		<hr/>
Total disbursements,		\$543,876 04
		<hr/>
Balance December 31, 1898,		\$2,986,390 99

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$245,881 21	
Mortgage loans on real estate, first liens,	1,656,570 75	
Book value of bonds, \$980,041.90 ; stocks, \$70,000, . . .	1,050,041 90	
Cash in company's office,	4,145 52	
Cash deposited in bank,	29,751 61	
		<hr/>
Total net ledger assets as per balance,		\$2,986,390 99

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,		\$25,471 44
Interest accrued on bonds and stocks,		11,164 57
Rents due on company's property or lease,		1,831 80
Gross premiums in course of collection,	\$55,092 72	
Deduct cost of collection, commission, &c.,	8,263 25	
		<hr/>
Net amount of uncollected premiums,		46,829 47
Premiums more than three months due,	\$1,567 96	
		<hr/>
Gross assets,		\$3,071,688 27

Items Not Admitted.

Company's stock owned,		\$70,000 00
		<hr/>
Total admitted assets,		\$3,001,688 27

LIABILITIES.

Losses adjusted and unpaid,	\$11,818 08	
Losses unadjusted and reported,	12,786 70	
Losses resisted,	4,500 00	
		<hr/>
Total,	\$29,104 78	
Deduct re-insurance thereon,	1,671 45	
		<hr/>
Net amount of unpaid losses,		\$27,433 33
Unearned premiums on fire risks, one year or less, . .	\$171,410 77	
Unearned premiums on fire risks, more than one year,	380,653 11	
		<hr/>
Total unearned premiums,		\$552,063 88
Dividends to stockholders unpaid,		3,972 60
Dividends to policy-holders unpaid,		1,346 00
		<hr/>
Total liabilities, except capital,		\$584,815 81
Paid-up capital,		600,000 00
Surplus over capital,		1,816,872 46
		<hr/>
Total,		\$3,001,688 27

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$117,193,632	\$1,077,480 35
Written or renewed in 1898,	84,849,650	730,646 27
Total,	\$202,043,282	\$1,808,126 62
Deduct risks expired and terminated,	77,479,673	704,268 46
In force at the end of the year,	\$124,563,609	\$1,103,858 16
Deduct amount re-insured,	4,978,930	48,370 72
Net amount in force,	\$119,584,679	\$1,055,487 44

General Interrogatories.

Losses incurred during the year,	\$247,569 68
Company's stock owned by the directors at par value,	49,600 00

Business in New Jersey in 1898.

Fire risks written,	\$18,419,045 00
Premiums received,	114,318 67
Losses paid,	32,195 66
Losses incurred,	33,991 56
Amount at risk,	32,551,580 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$1,718,228 98
Net premiums earned,	\$501,472 37
Interest, etc., earned,	114,795 75
Total premiums and interest earned,	\$616,268 12
Net losses incurred,	\$247,569 68
Expenses incurred,	209,085 96
Total losses and expenses incurred,	456,655 64
Net gain for the year,	\$159,612 48
Dividends incurred,	60,969 00
Increase in surplus for the year,	98,643 48
Surplus at end of year,	\$1,816,872 46
Ratio of net losses incurred to net premiums earned, 49.37 per cent.	
Ratio of expenses incurred to net premiums earned, 41.69 per cent	

CAMDEN FIRE INSURANCE ASSOCIATION.

CAMDEN.

Incorporated March, 1841.

Commenced business April, 1841.

FRANK J. BURR, *President pro tem.*JOSEPH K. SHARP, *Secretary.*

PAID-UP CAPITAL, \$105,730.

Balance of net ledger assets, December 31, 1897,	\$269,598 74
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INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$28,725 83	
Deduct re-insurance, &c.,	2,889 34	
Net cash received for premiums,		\$25,836 49
Deposit premiums received on perpetual risks, . . .		421 00
Rents from company's property,		1,861 38
Interest on mortgage loans,		12,605 54
Interest on collateral loans,		17 69
Interest on bonds,		18 00
Profits on sale or maturity of ledger assets,		812 44
Total income,		41,572 54
Total,		\$311,171 28

DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses,	\$12,369 55
Deposit premiums returned,	1,719 65
Cash paid stockholders for interest or dividends (amount declared during the year, \$10,573), . .	10,668 70
Commissions or brokerage to agents,	5,223 76
Salaries, fees and all other charges of officers, \$3,200; clerks, \$265,	3,465 00
Taxes on premiums, \$311.49; on real estate, \$580.53,	892 02
Insurance department fees and agents' licenses, . .	45 00
Advertising, printing and stationery,	215 58
Legal expenses,	319 19
Repairs and expenses on real estate,	888 26
Miscellaneous expenses,	1,118 72
Loss on sales or maturity of ledger assets,	90 04
Total disbursements,	37,015 47
Balance December 31, 1898,	\$274,155 81

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$32,231 44	
Mortgage loans on real estate, first liens,	218,475 00	
Book value of bonds,	300 00	
Cash in company's office,	442 75	
Cash deposited in bank,	22,525 62	
Amount reclaimable on perpetual policies,	81 00	
Cash on deposit with Philadelphia Underwriters' Association,	100 00	
Total net ledger assets as per balance,		\$274,155 81

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,		\$5,906 05
Interest accrued on bonds,		18 00
Interest due on other assets,		25 40
Rents due and accrued on company's property or lease,		170 64
Gross premiums in course of collection,	\$3,241 83	
Deduct cost of collection, commission &c.,	739 53	
Net amount of uncollected premiums,		2,502 30
Premiums more than three months due,	\$589 24	
Gross assets,		\$282,778 20

Items Not Admitted.

Depreciation from book values of above net ledger assets, to bring same to market value, viz., real estate,	2,531 44	
Total admitted assets,		\$280,246 76

LIABILITIES.

Losses unadjusted and reported,		\$3,250 00
Unearned premiums on fire risks, one year or less,	\$7,610 14	
Unearned premiums on fire risks, more than one year,	22,514 67	
Total unearned premiums,		\$30,124 81
Amount reclaimable on perpetual fire policies,		25,363 58
Dividends to stockholders unpaid,		475 40
Salaries, rent, taxes and miscellaneous expenses due and accrued,		12 60
Commissions and brokerage on premiums paid,		12 50
Re-insurance premiums,		13 12
Total liabilities except capital,		\$59,252 01
Paid-up capital,		105,730 00
Surplus over capital,		115,264 75
Total,		\$280,246 76

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$5,572,901	\$51,717 61
Written or renewed in 1898,	3,283,771	30,153 90
Total,	\$8,856,672	\$81,871 51
Deduct risks expired and terminated,	2,606,445	23,450 02
In force at the end of the year,	\$6,250,227	\$58,421 49
Deduct amount re-insured,	238,483	2,197 39
Net amount in force,	\$6,011,744	\$56,224 10
Perpetual risks in force (not included above),	1,274,700	28,181 75

General Interrogatories.

Losses incurred during the year,	\$11,039 55
Company's stock owned by the directors at par value,	11,660 00

Business in New Jersey in 1898.

Fire risks written,	\$2,020,630 00
Premiums received,	14,344 83
Losses paid,	4,962 55
Losses incurred,	4,460 90
Amount at risk,	5,841,637 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$112,695 15
Net premiums earned,	\$23,671 21
Interest, etc., earned,	11,615 97
Total premiums and interest earned,	\$35,287 18
Net losses incurred,	\$11,039 55
Expenses incurred,	11,105 03
Total losses and expenses incurred,	22,144 58
Net gain for the year,	\$13,142 60
Dividends incurred,	10,573 00
Increase in surplus for the year,	2,569 60
Surplus at end of year,	\$115,264 75
Ratio of net losses incurred to net premiums earned, 46.64 per cent.	
Ratio of expenses incurred to net premiums earned, 46.91 per cent.	

FIREMEN'S INSURANCE COMPANY.

NEWARK.

Incorporated December 3, 1855.

Commenced business December 3, 1855.

DANIEL H. DUNHAM, *President*.A. H. HASSINGER, *Secretary*.

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1897, \$1,928,521 81

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$414,674 10	
Deduct re-insurance, etc.,	66,270 69	
Net cash received for premiums,		\$348,403 41
Rents for company's property,		5,560 92
Interest on mortgage loans,		57,066 00
Interest on bonds and dividends on stocks,		46,283 50
Profits on sale or maturity of ledger assets,		29,326 70
Total income,		486,640 53
Total,		\$2,415,162 34

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$189,248 19	
Deduct salvage and re-insurance,	13,521 88	
Net amount paid for losses,		\$175,726 31
Cash paid stockholders for interest or dividends (amount declared during the year, \$84,000), . .		84,000 00
Scrip redeemed in cash and interest paid on scrip, .		6 80
Commission or brokerage to agents,		68,982 81
Salaries, fees and all other charges of officers, \$12,- 700 ; clerks, \$6,650 ; other employees, \$7,606, .		26,956 00
Taxes, licenses and fees		10,294 92
Adjusting losses,		3,064 10
Agency expenses,		13,240 06
General expenses,		6,234 03
Loss on sale of real estate,		6 32
Total disbursements,		\$388,511 35
Balance December 31, 1898,		\$2,026,650 99

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$137,329 96
Mortgage loans on real estate, first liens,	1,205,385 36
Book value of bonds, \$326,000 ; stocks, \$344,025,	670,025 00
Cash in company's office,	1,094 23
Cash deposited in bank,	12,816 44
<hr/>	
Total net ledger assets as per balance,	\$2,026,650 99

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	\$17,715 22
Interest due and accrued on bonds and stocks,	7,800 00
Rents due on company's property or lease,	195 50
Market value of bonds and stocks over book value,	314,583 75
Gross premiums in course of collection,	\$44,619 94
Deduct cost of collection, commission, etc.,	8,622 12
<hr/>	
Net amount of uncollected premiums,	35,997 82
Due from other companies for re-insurance on losses paid,	45 60
Premiums more than three months due,	\$653 46
<hr/>	
Gross assets,	\$2,402,988 88

LIABILITIES.

Losses unadjusted and reported,	\$28,708 42
Losses resisted,	4,252 32
<hr/>	
Total,	\$32,960 74
Deduct re-insurance thereon,	3,697 94
<hr/>	
Net amount of unpaid losses,	\$29,262 80
Unearned premiums on fire risks, one year or less,	\$102,655 28
Unearned premiums on fire risks, more than one year,	203,535 00
<hr/>	
Total unearned premiums,	\$306,190 28
Principal unpaid on scrip ordered redeemed,	1,897 00
Interest remaining unpaid,	497 91
Return premiums,	4,441 25
Re-insurance premiums,	2,984 51
<hr/>	
Total liabilities except capital,	\$345,273 75
Paid-up capital,	1,000,000 00
Surplus over capital,	1,057,715 13
<hr/>	
Total,	\$2,402,988 88

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$63,753,698	\$593,787 86
Written or renewed in 1898,	39,516,524	410,966 73
Total,	\$103,270,222	\$1,004,754 59
Deduct risks expired and terminated,	36,432,413	406,696 08
In force at the end of the year,	\$66,837,809	\$598,058 51
Deduct amount re-insured,	2,039,728	17,754 19
Net amount in force,	\$64,798,081	\$580,304 32

General Interrogatories.

Losses incurred during the year,	\$172,707 95
Company's stock owned by the directors at par value,	357,900 00

Business in New Jersey in 1898.

Fire risks written,	\$12,362,392 16
Premiums received,	91,893 50
Losses paid,	30,472 22
Losses incurred,	29,443 93
Amount at risk,	22,706,118 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$1,343,514 24
Net premiums earned,	\$334,247 48
Interest, etc., earned,	164,074 66
Total premiums and interest earned,	\$498,322 14
Net losses incurred,	\$172,495 06
Expenses incurred,	127,626 19
Total losses and expenses incurred,	300,121 25
Net gain for the year,	\$198,200 89
Dividends incurred (including \$400,000 stock dividend declared),	484,000 00
Decrease in surplus for the year,	285,799 11
Surplus at end of year,	\$1,057,715 13
Ratio of net losses incurred to net premiums earned, 51.61 per cent.	
Ratio of expenses incurred to net premiums earned, 38.18 per cent.	

MERCHANTS' INSURANCE COMPANY.

NEWARK.

Incorporated February 18, 1858.

Commenced business April 18, 1858.

G. LEE STOUT, *President*.WILLIAM H. GUERIN *Secretary*.

PAID-UP CAPITAL, \$400,000.

Balance of net ledger assets, December 31, 1897, \$1,329,481 02

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$1,215,629 34	
Deduct re-insurance, &c.,	298,218 17	
Net cash received for premiums,	\$917,411 17	
Rents from Company's property,	9,659 39	
Interest on mortgage loans,	16,615 42	
Interest on collateral loans,	331 01	
Interest on bonds and dividends on stocks,	36,436 75	
Interest from all other sources,	2,197 35	
Profits on sale or maturity of ledger assets,	54,683 54	
Total income,	1,037,334 63	
Total,	\$2,366,815 65	

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$574,368 44	
Deduct salvage and re-insurance,	44,837 44	
Net amount paid for losses,	\$529,531 00	
Cash paid stockholders for interest or dividends (amount declared during the year, \$40,000),	40,000 00	
Commissions or brokerage to agents,	185,487 30	
Salaries and allowances to agents,	117,766 58	
Salaries, fees and all other charges of officers, clerks and other employees,	46,849 55	
Taxes on premiums, \$26,709.19; on real estate, \$2,602.92; on other investments, \$834.21,	30,146 32	
Insurance department fees and agents' licenses,	4,528 00	
Municipal licenses,	1,150 59	
Advertising, printing and stationery,	8,721 12	
Legal expenses,	2,041 87	
Repairs and expenses on real estate,	1,886 72	
Miscellaneous expenses,	24,323 44	
Profit and loss,	352 85	
Total disbursements,	\$992,785 34	
Balance December 31, 1898,	\$1,374,030 31	

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$182,606 35	
Mortgage loans on real estate, first liens,	401,100 00	
Loans secured by pledge of bonds, stocks or other collaterals,	32,000 00	
Book value of bonds, \$679,812.50 ; stocks, \$15,000,	694,812 50	
Cash in company's office,	18,595 36	
Cash deposited in bank,	44,916 10	
<hr/>		
Total net ledger assets as per balance,	\$1,374,030 31	

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	\$5,362 59	
Interest accrued on bonds and stocks,	3,610 34	
Interest accrued on collateral loans,	208 90	
Rents due and accrued on company's property or lease,	290 00	
Market value of real estate over book value,	33,987 83	
Market value of bonds and stocks over book value,	128,647 50	
Gross premiums in course of collection,	\$151,438 26	
Deduct cost of collection, commission, etc.,	22,256 00	
<hr/>		
Net amount of uncollected premiums,	129,182 26	
Due from other companies for re-insurance on losses paid,	3,609 86	
Premiums more than three months due,	\$8,243 49	
<hr/>		
Gross assets,	\$1,678,929 59	

Items Not Admitted.

Cash on deposit in Illinois National Bank (in liquidation),	1,028 74	
<hr/>		
Total admitted assets,	\$1,677,900 85	

LIABILITIES.

Losses adjusted and unpaid,	\$34,580 65	
Losses unadjusted and reported,	58,172 06	
Losses resisted,	12,926 77	
<hr/>		
Total,	\$105,679 48	
Deduct re-insurance thereon,	7,336 86	
<hr/>		
Net amount of unpaid losses,	\$98,342 62	
Unearned premiums on fire risks, one year or less,	\$329,741 71	
Unearned premiums on fire risks, more than one year,	402,417 08	
<hr/>		
Total unearned premiums,	\$732,158 79	
Salaries, rent, taxes and miscellaneous expenses due and accrued,	7,828 85	

NEW JERSEY STOCK FIRE

Return premiums,	\$20,880 96
Re-insurance premiums,	14,861 28
Total liabilities except capital,	\$874,072 50
Paid-up capital,	400,000 00
Surplus over capital,	403,828 35
Total,	\$1,677,900 85

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$143,154,904	\$1,466,745 48
Written or renewed in 1898,	118,029,967	1,231,602 42
Total,	\$261,184,871	\$2,698,347 90
Deduct risks expired and terminated,	106,335,332	1,134,057 79
In force at the end of the year,	\$154,849,539	\$1,564,290 11
Deduct amount re-insured,	14,376,109	136,028 46
Net amount in force,	\$140,473,430	\$1,428,261 65

General Interrogatories.

Losses incurred during the year, fire, \$543,947.66 ; tornado, \$1,436.44,	\$545,384 10
Company's stock owned by the directors at par value,	84,175 00
Loaned to officers and directors,	32,000 00

Business in New Jersey in 1898.

Fire risks written,	\$15,532,759 38
Premiums received,	92,985 35
Losses paid,	43,727 04
Losses incurred,	41,795 00
Amount at risk,	25,432,005 00
Tornado risks written,	49,900 00
Premiums received,	173 52
Amount at risk,	62,850 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$391,251 53
Net premiums earned,	\$905,724 16
Interest, etc., earned,	107,237 37
Total premiums and interest earned,	\$1,012,961 53
Net losses incurred,	\$547,213 03
Expenses incurred,	413,171 68
Total losses and expenses incurred,	960,384 71
Net gain for the year,	\$52,576 82

INSURANCE COMPANIES.

27

Dividends incurred,	40,000 00	
Increase in surplus for the year,		12,576 82
Surplus at end of year,		\$403,828 35
Ratio of net losses incurred to net premiums earned, 60.12 per cent.		
Ratio of expenses incurred to net premiums earned 45.62 per cent.		

NATIONAL FIRE AND MARINE INSURANCE COMPANY.

ELIZABETH.

Incorporated August 2, 1865.

Commenced business November 1, 1865.

AMOS CLARK, *President*.

ELI N. MARSH, *Secretary*.

PAID-UP CAPITAL, \$100,000.

Balance of net ledger assets, December 31, 1897, \$141,056 99

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$8,613 11	
Deduct re-insurance, etc.,	377 08	
Net cash received for premiums,		\$8,236 03
Rents from company's property,		589 00
Interest on mortgage loans,		4,755 55
Interest on bonds and dividends on stocks,		1,859 72
Profits on sale or maturity of ledger assets,		160 00
Total income,		\$15,600 30
Total,		\$156,657 29

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$3,400 87	
Deduct salvage and re-insurance,	500 00	
Net amount paid for losses,		\$2,900 87
Cash paid stockholders for interest or dividends (amount declared during the year, \$6,000),		6,145 50
Commissions or brokerage to agents,		1,269 43
Rents,		500 00
Salaries, fees and all other charges of officers, \$1,750; clerks, \$600; other employees, \$50,		2,400 00
Taxes on premiums, \$131.27; on real estate, \$125 84; on other investments, \$68.64,		325 75

Insurance department fees and agents' licenses,	\$21 00	
Advertising, printing and stationery,	128 40	
Legal expenses,	113 67	
Repairs and expenses on real estate,	51 65	
Miscellaneous expenses,	108 21	
		<hr/>
Total disbursements,		\$13,964 48
		<hr/>
Balance December 31, 1898,		\$142,692 81

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$10,583 11
Mortgage loans on real estate,	87,232 00
Book value of bonds, \$37,743.07 ; stocks, \$2,000.00,	39,743 07
Cash in company's office,	1,433 69
Cash deposited in bank,	4,300 94
	<hr/>
Total,	\$143,292 81

LEDGER LIABILITIES.

Borrowed money,	\$600 00	
	<hr/>	
Total net ledger assets as per balance,		\$142,692 81

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	\$1,420 83
Interest accrued on bonds and stocks,	74 14
Rents due on company's property or lease,	137 50
Market value of bonds and stocks over book value,	3,120 00
Gross premiums in course of collection,	\$946 47
Deduct cost of collection, commission, etc ,	159 35
	<hr/>
Net amount of uncollected premiums,	787 12
Premiums more than three months due,	\$481 08
	<hr/>
Gross assets,	\$148,232 40

LIABILITIES.

Losses adjusted and unpaid,	\$48 57
Losses unadjusted and reported,	700 00
	<hr/>
Amount of unpaid losses,	\$748 57
Unearned premiums on fire risks, one year or less,	\$2,322 48
Unearned premiums on fire risks, more than one year,	6,035 05
	<hr/>
Total unearned premiums,	\$8,357 53
Dividends to stockholders unpaid,	37 50
Salaries, rent, taxes and miscellaneous expenses due and accrued,	279 16
	<hr/>
Total liabilities except capital,	\$9,422 76

Paid-up capital,	\$100,000 00
Surplus over capital,	38,809 64
Total,	<u>\$148,232 40</u>

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$2,261,032	\$16,669 27
Written or renewed in 1898,	1,235,848	8,898 56
Total,	<u>\$3,496,880</u>	<u>\$25,567 83</u>
Deduct risks expired and terminated,	1,151,094	8,460 41
In force at the end of the year,	\$2,345,786	\$17,107 42
Deduct amount re-insured,	43,379	366 36
Net amount in force,	<u>\$2,302,407</u>	<u>\$16,741 06</u>

General Interrogatories.

Losses incurred during the year,	\$3,049 44
Company's stock owned by the directors at par value,	37,100 00
Loaned to officers and directors,	5,000 00

Business in New Jersey in 1898.

Fire risks written,	\$1,163,848 00
Premiums received,	8,201 48
Losses paid,	2,867 47
Losses incurred,	2,204 74
Amount at risk,	<u>2,230,407 00</u>

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$35,894 89
Net premiums earned,	\$8,540 68
Interest, etc , earned,	8,153 31
Total premiums and interest earned,	<u>\$16,693 99</u>
Net losses incurred,	\$3,049 44
Expenses incurred,	4,729 80
Total losses and expenses incurred,	<u>7,779 24</u>
Net gain for the year,	\$8,914 75
Dividends incurred,	6,000 00
Increase in surplus for the year,	<u>2,914 75</u>
Surplus at end of year,	<u>\$38,809 64</u>
Ratio of net losses incurred to net premiums earned, 35.68 per cent.	
Ratio of expenses incurred to net premiums earned, 55.38 per cent.	

NEWARK FIRE INSURANCE COMPANY.

NEWARK.

Incorporated May 14, 1810.

Commenced business May 14, 1810.

JOHN J. HENRY, *President*.EDWARD E. HORSCHER, *Secretary*.

PAID-UP CAPITAL, \$250,000.

Balance of net ledger assets, December 31, 1897, \$594,438 73

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$150,223 53	
Deduct re-insurance, etc.,	29,056 51	
Net cash received for premiums,		\$121,167 02
Rents from company's property,		1,527 66
Interest on mortgage loans,		13,215 94
Interest on bonds and dividends on stocks,		14,402 16
Total income,		150,312 78
Total,		\$744,751 51

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$76,615 96	
Deduct salvage and re-insurance,	4,842 61	
Net amount paid for losses,		\$71,773 35
Cash paid stockholders for interest or dividends (amount declared during the year, \$25,000),		24,778 75
Commissions or brokerage to agents,		24,319 54
Salaries, fees and all other charges of officers, \$9,965.60; clerks, \$6,658.71; other employees, \$3,150,		19,774 31
Taxes on premiums, \$1,496.36; on real estate, \$1,658.96; on other investments, \$878.19,		4,033 51
Insurance department fees and agents' licenses,		608 69
Municipal licenses,		200 00
Advertising, printing and stationery,		2,420 10
Legal expenses,		125 00
Repairs and expenses on real estate,		436 38
Furniture and fixtures,		78 44
Miscellaneous expenses,		10,507 41
Premium on stocks purchased, charged off,		1,236 25
Total disbursements,		160,291 73
Balance December 31, 1898,		\$584,459 78

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$43,700 00	
Mortgage loans on real estate, first liens,	265,880 00	
Book value of bonds, \$200,000 ; stocks, \$57,850, . . .	257,850 00	
Cash in company's office,	1,010 20	
Cash deposited in bank,	15,414 58	
Bills receivable,	605 00	
<hr/>		
Total net ledger assets as per balance,		\$584,459 78

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,		\$3,968 29
Interest due and accrued on bonds and stocks,		3,311 65
Rents due on company's property or lease,		466 69
Market value of real estate over book value,		43,000 00
Market value of bonds and stocks over book value,		63,980 00
Gross premiums in course of collection,	\$16,259 86	
Deduct cost of collection, commission, &c.,	3,521 07	
<hr/>		
Net amount of uncollected premiums,		12,738 79
Premiums over three months due,	\$4,067 46	
<hr/>		
Gross assets,		\$711,925 20

LIABILITIES.

Losses adjusted and unpaid,	\$3,453 63	
Losses unadjusted and reported,	5,038 41	
Losses resisted,	1,465 28	
<hr/>		
Amount of unpaid losses,		\$9,957 32
Unearned premiums on fire risks, one year or less,	\$40,215 75	
Unearned premiums on fire risks, more than one year,	62,677 91	
<hr/>		
Total unearned premiums,		102,893 66
Dividends to stockholders unpaid,		6,603 35
Salaries, rent, taxes and miscellaneous expenses due and accrued,		27 87
Re-insurance premiums,		895 62
<hr/>		
Total liabilities except capital,		\$120,377 82
Paid-up capital,		250,000 00
Surplus over capital,		341,547 38
<hr/>		
Total,		\$711,925 20

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$26,267,179	\$236,815 97
Written or renewed in 1898,	17,708,174	149,137 15
<hr/>		
Total,	\$43,973,353	\$385,953 12

NEW JERSEY STOCK FIRE

	Fire Risks.	Premiums.
Deduct risks expired and terminated,	\$18,727,724	\$167,941 47
In force at the end of the year,	\$25,245,629	\$218,011 65
Deduct amount re-insured,	1,672,287	14,346 06
Net amount in force,	\$23,573,342	\$203,665 59

General Interrogatories.

Losses incurred during the year,	\$65,261 73
Company's stock owned by the directors at par value,	24,795 00

Business in New Jersey in 1898.

Fire risks written,	\$4,388,658 56
Premiums received,	29,708 09
Losses paid,	8,686 22
Losses incurred,	8,784 59
Amount at risk,	8,470,031 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$303,336 29
Net premiums earned,	\$128,601 66
Interest, etc., earned,	60,604 01
Total premiums and interest earned,	\$189,205 67
Net losses incurred,	\$65,761 73
Expenses incurred,	60,232 85
Total losses and expenses incurred,	125,994 58
Net gain for the year,	\$63,211 09
Dividends incurred,	25,000 00
Increase in surplus for the year,	38,211 09
Surplus at end of year,	\$341,547 38
Ratio of net losses incurred to net premiums earned, 51.13 per cent.	
Ratio of expenses incurred to net premiums earned, 46.83 per cent.	

NEW BRUNSWICK FIRE INSURANCE COMPANY.

NEW BRUNSWICK.

Incorporated December 27, 1826.

Commenced business May 1, 1832.

JAMES H. VAN CLEFF, *President.*FREDERICK WEIGEL, *Secretary.*

PAID-UP CAPITAL, \$50,000.

Balance of net ledger assets, December 31, 1897, \$112,760 06

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$3,015 20	
Deduct re insurance, etc.,	18 08	
Net cash received from premiums,		\$2,997 12
Rents from company's property,		119 87
Interest on mortgage loans,		4,615 15
Interest on collateral loans,		225 59
Interest on bonds,		608 80
Total income,		8,566 53
Total,		\$121,326 59

DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses,	\$589 51
Cash paid stockholders for interest or dividends (amount declared during the year, \$6,000), . .	5,970 50
Commissions or brokerage to agents,	195 48
Rents,	300 00
Salaries, fees and all other charges of officers, . . .	1,744 40
Taxes on premiums, \$52.97; on real estate, \$33.60; water rents, \$15.20,	101 77
Insurance department fees and agents' licenses, . .	21 00
Tax on franchise,	240 00
Advertising, printing and stationery,	34 00
Miscellaneous expenses,	56 57
Loss on sales or maturity of ledger assets,	80 00
Total disbursement,	9,333 23
Balance December 31, 1898,	\$111,993 36

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$5,224 29
Mortgage loans on real estate, first liens,	76,039 00
Loans secured by pledge of bonds, stocks or other collaterals,	5,899 00
Book value of bonds,	21,148 16
Cash in company's office,	262 08
Cash deposited in bank,	3,420 83
Total net ledger assets as per balance,	\$111,993 36

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	\$3,630 17
Interest due and accrued on bonds,	1,033 33
Interest due and accrued on collateral loans,	174 33
Rents due and accrued on company's property or lease,	24 00

NEW JERSEY STOCK FIRE

Market value of bonds and stocks over book value,	\$11,268 84
Gross premiums in course of collection,	\$244 77
Deduct cost of collection, commission, etc.,	19 83

Net amount of uncollected premiums,	224 94
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Gross assets,	\$128,348 97
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Items Not Admitted.

Loans on company's stock,	\$350 00
Loans on personal security,	49 00

399 00

Total admitted assets,	\$127,949 97
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LIABILITIES.

Unearned premiums on fire risks, one year or less,	\$836 41
Unearned premiums on fire risks, more than one year,	2,029 43

Total unearned premiums,	\$2,865 84
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Dividends to stockholders unpaid,	43 00
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Salaries, rent, taxes and miscellaneous expenses due and accrued,	50 00
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Total liabilities except capital,	\$2,958 84
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Paid-up capital,	50,000 00
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Surplus over capital,	74,991 13
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Total,	\$127,949 97
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MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$751,704	\$5,964 46
Written or renewed in 1898,	388,737	3,058 35
Total,	\$1,140,441	\$9,022 81
Deduct risks expired and terminated,	404,154	3,224 01
In force at the end of the year,	\$736,287	\$5,798 80

General Interrogatories.

Losses incurred during the year,	\$589 51
Company's stock owned by the directors at par value,	10,687 50
Loaned to officers and directors,	7,350 00
Loaned to stockholders, not officers,	2,500 00

Business in New Jersey in 1898.

Fire risks written,	\$388,737 50
Premiums received,	3,018 71
Losses paid,	589 51
Amount at risk,	736,287 50

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$73,490 31
Net premiums earned,	\$3,002 99
Interest, etc., earned,	7,750 47
Total premiums and interest earned,	\$10,753 46
Net losses incurred,	\$589 51
Expenses incurred,	2,663 13
Total losses and expenses incurred,	3,252 64
Net gain for the year,	\$7,500 82
Dividends incurred,	6,000 00
Increase in surplus for the year	1,500 82
Surplus at end of year,	\$74,991 13
Ratio of net losses incurred to net premiums earned, 19.63 per cent.	
Ratio of expenses incurred to net premiums earned, 88 68 per cent	

STANDARD FIRE INSURANCE COMPANY OF NEW JERSEY.

TRENTON.

Incorporated February 22, 1868.

Commenced business February 22, 1868.

WILLIAM C. LAWRENCE, *President*. IRVIN W. ROGERS, *Secretary*.

PAID-UP CAPITAL, \$100,000.

Balance of net ledger assets, December 31, 1897, \$190,912 64

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$78,936 94
Deduct re-insurance, &c.,	9,556 52
Net cash received for premiums,	\$69,380 42
Interest on mortgage loans,	473 00
Dividends on stocks,	10,020 75
Interest from all other sources,	2,008 81
Profits on sale or maturity of ledger assets,	185 50
Profit and loss,	300 00
Total income,	82,368 48
Total,	\$273,281 12

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$38,035 50	
Deduct salvage and re-insurance,	1,955 17	
Net amount paid for losses,		\$36,080 33
Cash paid stockholders for interest or dividends amount declared during the year, (\$6,000), . .		6,000 00
Commissions or brokerage to agents,		15,890 73
Rents,		450 00
Salaries, fees and all other charges of officers, \$3,600; clerks, \$1,148.08,		4,748 08
Taxes on premiums, \$1,013.73 ; on other investments, \$399.21,		1,412 94
Insurance department fees and agents' licenses, . .		30 00
Advertising, printing and stationery,		2,149 78
Miscellaneous expenses,		1,814 48
Loss on sales or maturity of ledger assets,		4,837 50
Total disbursements,		\$73,413 84
Balance December 31, 1898,		\$199,867 28

Invested in the following :

LEDGER ASSETS.

Mortgage loans on real estate, first liens,	\$8,550 00	
Book value of stocks,	177,119 30	
Cash in company's office,	929 73	
Cash deposited in bank,	13,268 25	
Total net ledger assets as per balance,		\$199,867 28

NON-LEDGER ASSETS.

Interest accrued on mortgages,		\$118 25
Market value of stocks over book value,		73,197 70
Gross premiums in course of collection,	\$7,940 71	
Deduct cost of collection, commission, etc.,	1,588 14	
Net amount of uncollected premiums,		6,352 57
Premiums more than three months due,	\$1,378 15	
Gross assets,		\$279,535 80

LIABILITIES.

Losses adjusted and unpaid,	\$2,060 50	
Losses unadjusted and reported,	3,980 00	
Losses resisted,	2,100 00	
Total,	\$8,140 50	
Deduct re-insurance thereon,	664 38	
Net amount of unpaid losses,		\$7,476 12

Unearned premiums on fire risks, one year or less,	\$14,415 49
Unearned premiums on fire risks, more than one year,	68,331 36
Total unearned premiums,	\$82,746 85
Salaries, rent, taxes and miscellaneous expenses due and accrued,	705 77
Return premiums,	101 95
Total liabilities except capital,	\$91,030 69
Paid-up capital,	100,000 00
Surplus over capital,	88,505 11
Total,	\$279,535 80

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$14,924,865	\$146,440 76
Written or renewed in 1898,	7,521,874	78,234 98
Total,	\$22,446,739	\$224,675 74
Deduct risks expired and terminated,	5,583,943	62,012 45
In force at the end of the year,	\$16,862,796	\$162,663 29
Deduct amount re-insured,	800,608	8,355 43
Net amount in force,	\$16,062,188	\$154,307 86

General Interrogatories.

Losses incurred during the year,	\$38,059 95
Company's stock owned by the directors at par value,	48,825 00

Business in New Jersey in 1898.

Fire risks written,	\$7,195,334 00
Premiums received,	74,926 33
Losses paid,	28,238 56
Losses incurred,	35,114 68
Amount at risk,	15,735,648 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$61,646 99
Net premiums earned,	\$62,964 43
Interest, etc., earned,	34,223 95
Total premiums and interest earned,	\$97,188 38
Net losses incurred,	\$38,110 23
Expenses incurred,	26,220 03
Total losses and expenses incurred,	64,330 26
Net gain for the year,	\$32,858 12
Dividends incurred,	6,000 00
Increase in surplus for the year,	26,858 12
Surplus at end of year,	\$88,505 11
Ratio of net losses incurred to net premiums earned, 60.53 per cent.	
Ratio of expenses incurred to net premiums earned, 41.64 per cent.	

NEW JERSEY
Mutual Fire Insurance Companies.

**Abstracts of Annual Statements for the
Year Ended December 31, 1898.**

New Jersey Mutual Fire Insurance Companies.

AMERICAN MUTUAL FIRE INSURANCE COMPANY.

PLAINFIELD.

Incorporated 1846.

Commenced business, 1846.

JOHN ROSS, *President*.

WILLIAM R. CODINGTON, *Secretary*.

ASSETS.

Cash deposited in bank,	\$9 49
Premiums in course of collection,	75 00
Unpaid assessments,	97 50
Safe,	40 00
	<hr/>
Gross assets, except premium notes, liable to assessment,	\$221 99
Premium notes on outstanding risks, less assessments paid thereon,	\$57,723 45

LIABILITIES.

Losses adjusted and unpaid,	\$600 00
Due or to become due for borrowed money,	203 00
All other claims, viz., taxes, \$20.00; salaries, \$200.00,	220 00
	<hr/>
Gross liabilities,	\$1,023 00

INCOME.

Gross cash received for premiums,	\$84 11
Borrowed money,	200 00
	<hr/>
Gross cash income,	\$284 11

EXPENDITURES.

Gross amount paid for losses,	\$205 00
Paid for commissions and brokerage,	11 30
Paid for salaries and fees to officers and employes,	50 00
Paid for taxes,	20 00
	<hr/>
Gross cash expenditures,	\$286 30

NEW JERSEY MUTUAL FIRE

GENERAL ITEMS.

	Amount.	Contingent Premiums.
Risks in force December 31, 1897,	\$530,840	\$55,909 95
Risks written in 1898,	21,210	2,543 50
Total,	\$552,050	\$58,453 45
Risks terminated in 1898,	4,700	730 00
In force December 31, 1898,	\$547,350	\$57,723 45
Cash borrowed during the year,		200 00
Fire losses incurred during the year,		800 00

Business in New Jersey, 1898.

Risks written,	\$21,210 00
Cash premiums received,	84 11
Contingent premiums,	2,543 50
Losses paid,	205 00
Losses incurred,	800 00

BERGEN COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

ORADELL.

Incorporated February 27, 1849.

Commenced business May 1, 1849.

ABRAM C. HOLDRUM, *President.*ELMER BLAUVELT, *Secretary.*

ASSETS.

Loans on bond and mortgage (first liens),	\$15,357 80
Cash in office,	227 33
Cash deposited in bank,	450 38
Premiums in course of collection,	1,059 26
Office furniture and safe,	100 00
Gross assets, except premium notes, liable to assessment,	\$17,194 77
Premium notes on outstanding risks, less assessments paid thereon,	\$3,351 57

LIABILITIES.

Losses reported and unadjusted,	\$464 40
Unearned premiums taken at fifty per cent. of gross cash premiums,	6,200 90
Commissions and other charges on premiums and assessments in course of collection,	264 81
All other claims, viz., salaries, \$150 ; office, agency and incidental expenses, \$6.24,	156 24
Gross liabilities,	\$7,086 35

INCOME.

Gross cash received for premiums,	\$3,903 09	
Deduct return premiums and for re-insurance, . .	471 54	
Net cash received for premiums,		\$3,431 55
Received for interest and dividends from all other sources, . . .		480 43
Gross cash income,		\$3,911 98

EXPENDITURES.

Gross amount paid for losses,	\$2,510 23
Paid for commissions and brokerage,	834 14
Paid for salaries and fees to officers and employes,	528 00
All other payments,	179 81
Gross cash expenditures,	\$4,052 18

GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1897,	\$1,421,905	\$12,395 84	\$6,411 62
Risks written in 1898,	598,775	4,129 71	. . . .
Total,	\$2,020,680	\$16,525 55	\$6,411 62
Risks terminated in 1898,	502,285	4,123 74	3,060 05
In force Dec. 31, 1898,	\$1,518,395	\$12,401 81	\$3,351 57
Fire losses incurred during the year,			2,974 63

Business in New Jersey, 1898.

Risks written,	\$580,175 00
Cash premiums received,	4,000 51
Losses paid,	2,510 23
Losses incurred,	2,974 63

BOUND BROOK MUTUAL FIRE ASSURANCE COMPANY.

BOUND BROOK

Incorporated February 24, 1838. Commenced business February 24, 1838.

GEORGE STRYKER, *President*. GEORGE W. ANDERSON, *Secretary*.

ASSETS.

Cash in office,	\$612 65
Unpaid assessments,	2,118 00
Safe and office furniture,	75 00
Gross assets, except premium notes liable to assessment, .	\$2,805 65
Premium notes on outstanding risks, less assessments paid thereon,	\$40,540 00

NEW JERSEY MUTUAL FIRE

LIABILITIES.

Due or to become due for borrowed money,	\$2,600 00
Interest, \$45 ; taxes, \$20 ; salaries, \$110 ; office, agency and incidental expenses, \$50,	235 00
Gross liabilities,	<u>\$2,835 00</u>

INCOME.

Gross cash received for premiums,	\$44 24
Received for interest and dividends from all other sources,	6 00
Received from assessments,	798 31
Borrowed money,	<u>2,800 00</u>
Gross cash income,	\$3,648 55

EXPENDITURES.

Gross amount paid for losses,	\$2,245 00
Paid for salaries and fees to officers and employes,	143 25
Paid for interest,	3 50
Paid for taxes,	21 00
Printing, etc., \$27.75 ; borrowed money repaid, \$650.00,	<u>677 75</u>
Gross cash expenditures,	\$3,090 50

GENERAL ITEMS.

	Amount.	Contingent Premiums.
Risks in force December 31, 1897,	\$285,025	\$41,727 00
Risks written in 1898,	33,400	4,653 00
Total,	<u>\$318,435</u>	<u>\$46,380 00</u>
Risks terminated in 1898,	41,590	5,840 00
In force December 31, 1898,	<u>\$276,845</u>	<u>\$40,540 00</u>
Cash borrowed during the year,		2,800 00
Fire losses incurred during the year,		2,245 00
Assessments made during the year,		2,916 31

Business in New Jersey, 1898.

Risks written,	\$33,400 00
Cash premiums received,	44 24
Contingent premiums,	4,653 00
Losses paid,	2,245 00
Losses incurred,	<u>2,245 00</u>

BURLINGTON COUNTY ASSOCIATION.

MEDFORD.

Incorporated April 23, 1821.

Commenced business 1823.

CHARLES STOKES, *President*.HENRY P. THORN, *Secretary*.

ASSETS.

Real estate, unincumbered,	\$3,750 00
Loans on bond and mortgage (first liens),	77,050 00
Stocks and bonds,	1,715 00
All other cash loans,	2,682 00
Cash deposited in bank,	5,384 56
Premiums in course of collection,	15 00
Office furniture and safe,	350 00

Gross assets, except policy stipulations liable to assessment, \$90,946 56

LIABILITIES.

Losses adjusted and unpaid,	\$2,500 00
Unearned premiums taken at fifty per cent. of gross cash premiums,	80,125 62

Gross liabilities, \$82,625 62

INCOME.

Gross cash received for premiums,	\$940 10
Received for interest on mortgages,	4,709 20
Received for interest and dividends from all other sources,	225 00
Policy fees,	211 00

Gross cash income, \$6,085 30

EXPENDITURES.

Gross amount paid for losses,	\$7,282 40
Paid for salaries and fees to officers and employes,	1,176 00
Paid for interest,	161 53
Paid for taxes,	589 82
Cash premiums returned as profits or surplus on terminated policies,	1 75
Cash deposits returned,	1,534 75
All other payments,	564 90

Gross cash expenditures, \$11,311 15

NEW JERSEY MUTUAL FIRE

GENERAL ITEMS.

	Amount.	Cash Premiums.
Risks in force December 31, 1897,	\$4,518,177	\$161,523 83
Risks written in 1898,	475,527	940 10
Total,	\$4,993,704	\$162,463 93
Risks terminated in 1898,	508,814	2,212 69
In force December 31, 1898,	\$4,484,890	\$160,251 24
Cash borrowed during the year,		4,800 00
Fire losses incurred during the year,		9,662 40

Business in New Jersey, 1898.

Risks written,	\$475,527 00
Cash premiums received,	940 10
Losses paid,	7,282 40
Losses incurred,	9,662 40

CUMBERLAND MUTUAL FIRE INSURANCE COMPANY.

BRIDGETON.

Incorporated February, 1844.

Commenced business May 1, 1844.

DAVID P. ELMER, *President.*CHARLES S. FITHIAN, *Secretary.*

ASSETS.

Real estate, unincumbered,	\$8,000 00
Loans on bond and mortgage (first liens),	4,200 00
Stocks and bonds,	1,000 00
All other cash loans,	19,500 00
Cash deposited in bank,	2,473 11
Premiums in course of collection,	1,814 04
Interest due and accrued,	98 56

Gross assets, except premium notes, liable to assessment,	\$37,085 71
Premium notes on outstanding risks, less assessments paid thereon,	\$820,880 00

LIABILITIES.

Losses reported and unadjusted,	\$25 00
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INCOME.

Gross cash received for premiums,	\$14,240 31
Deduct return premiums and for re-insurance,	442 75
Net cash received for premiums,	\$13,797 56
Received for interest on mortgages,	120 00
Received for interest and dividends from all other sources,	1,247 13
Rents,	100 00
Gross cash income,	\$15,264 69

EXPENDITURES.

Gross amount paid for losses,	\$14,585 11
Paid for salaries and fees to officers and employes	2,119 76
Paid for taxes,	137 70
Advertising, blanks, legal and incidental expenses,	792 59
Gross cash expenditures,	<u>\$17,635 16</u>

GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force December 31, 1897, . .	\$8,890,285	\$124,435 75	\$862,128 00
Risks written in 1898,	1,372,849	14,240 31	88,305 00
Total,	<u>\$10,263,134</u>	<u>\$138,676 06</u>	<u>\$950,433 00</u>
Risks terminated in 1898,	1,568,899	18,283 33	129,553 00
In force December 31, 1898, . .	\$8,694,235	\$120,392,73	\$820,880 00
Fire losses incurred during the year,			14,470 61

Business in New Jersey, 1898.

Risks written,	\$1,372,849 00
Cash premiums received,	14,240 31
Contingent premiums,	88,305 00
Losses paid,	14,585 11
Losses incurred,	14,470 61

ESSEX COUNTY MUTUAL INSURANCE COMPANY.

BLOOMFIELD.

Incorporated 1844.

Commenced business May, 1844.

JOSEPH K. OAKES, *President.*JOSEPH H. DODD, *Secretary.*

ASSETS.

Loans on bond and mortgage (first liens),	\$24,360 00
Cash in office,	8 87
Cash deposited in bank,	6,786 95
Premiums in course of collection,	1,157 98
Interest due and accrued,	461 82
Office furniture and safe,	201 00

Gross assets, except premium notes liable to assessment, .	\$32,976 62
Premium notes on outstanding risks, less assessments paid thereon,	\$31,830 00

LIABILITIES.

Unearned premiums taken at fifty per cent. of gross cash premiums,	\$9,444 12
Commissions and other charges on premiums and assessments in course of collection,	113 06
Gross liabilities,	<u>\$9,557 18</u>

INCOME.

Gross cash received for premiums,	\$4,828 61
Deduct return premiums and for re-insurance,	72 33
Net cash received for premiums,	<u>\$4,756 28</u>
Received for interest on mortgages,	1,302 50
Received for interest and dividends from all other sources,	370 35
Gross cash income,	<u>\$6,429 13</u>

EXPENDITURES.

Gross amount paid for losses,	\$2,853 61
Paid for commissions and brokerage,	731 89
Paid for salaries and fees to officers and employes,	1,700 00
Paid for rent,	100 00
All other payments,	186 60
Gross cash expenditures,	<u>\$5,572 10</u>

GENERAL ITEMS.

	Amount	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1897,	\$2,449,815	\$19,609 98	\$33,935 00
Risks written in 1898,	753,360	5,322 66	31,830 00
Total,	<u>\$3,203,175</u>	<u>\$24,932 64</u>	<u>\$65,765 00</u>
Risks terminated in 1898,	837,970	5,983 97	33,935 00
In force Dec. 31, 1898,	\$2,365,205	\$18,948 67	\$31,830 00
Deduct amount re-insured,	11,200	60 42	
Amount in force Dec. 31, 1898,	<u>\$2,354,005</u>	<u>\$18,888 25</u>	<u>\$31,830 00</u>
Fire losses during the year,			2,853 61

Business in New Jersey, 1898.

Risks written,	\$753,360 00
Cash premiums received,	4,448 29
Contingent premiums,	31,830 00
Losses paid,	2,853 61
Losses incurred,	2,853 61

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

READINGTON.

Incorporated March 3, 1856.

Commenced business April 26, 1856.

PETER G. SCHOMP, *President*.AARON J. THOMPSON, *Secretary*.

ASSETS.

Cash in office and in bank,	\$739 29
Safe, etc.,	300 00
Gross assets, except policy stipulations liable to assessment,	\$1,039 29

LIABILITIES.

Losses adjusted and unpaid,	\$571 58
Due or to become due for borrowed money,	5,181 70
Salaries accrued,	275 00
Gross liabilities,	\$6,028 28

INCOME.

Gross cash received for premiums,	\$1,739 17
Received from assessments,	44,451 91
Cash received from all other sources, viz.: policy fees, \$550.67; money borrowed, \$11,700,	12,250 67
Gross cash income,	\$58,441 75

EXPENDITURES.

Gross amount paid for losses,	\$24,098 96
Paid for salaries and fees to officers and employes,	5,594 31
Paid for interest,	1,414 33
Paid for taxes,	21 00
Assessments and dues refunded,	72 45
Borrowed money repaid,	26,775 00
General expenses,	346 99
Gross cash expenditures,	\$58,323 04

GENERAL ITEMS.

	Amount.
Risks in force December 31, 1897,	\$10,852,341
Risks written in 1898,	1,217,375
Total,	\$12,069,716
Risks terminated in 1898,	1,700,024
In force December 31, 1898,	\$10,369,692

NEW JERSEY MUTUAL FIRE

Cash borrowed during the year,	\$11,700 00
Fire losses incurred during the year,	23,936 95
Assessments made during the year,	45,107 51

Business in New Jersey, 1898.

Risks written,	\$1,217,375 00
Cash premiums received,	1,739 17
Losses paid,	24,098 96
Losses incurred,	23,936 95

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

SALEM.

Incorporated 1851.

Commenced business May, 1851.

WILLIAM B. CARPENTER, *President.*WOODNUTT PETTIT, *Secretary.*

ASSETS.

Loans on bond and mortgage (first liens),	\$45,400 00
All other cash loans,	3,565 97
Cash in office,	27 69
Cash deposited in bank,	6,242 50
Premiums in course of collection,	696 89
Interest due and accrued,	2,129 90
Safe and office furniture,	125 00

Gross assets, except premium notes liable to assessment,	\$58,187 95
Premium notes on outstanding risks, less assessments paid thereon,	\$260,665 30

LIABILITIES.

Unearned premiums taken at fifty per cent. of gross cash premiums,	\$17,010 81
Commissions and other charges on premiums and assessments in course of collection,	88 01
All other claims, viz.: rents due or accrued, \$26.34; salaries, \$158; office, agency and incidental expenses, \$50,	234 34
Gross liabilities,	\$17,333 16

INCOME.

Gross cash received for premiums,	\$10,165 54
Deduct return premiums and for re-insurance,	332 16
Net cash received for premiums,	\$9,833 38
Received for interest on mortgages,	2,254 10

INSURANCE COMPANIES.

51

Received for interest and dividends from all other sources, . . .	\$182 50
Rents,	80 00
Gross cash income,	<u>\$12,349 98</u>

EXPENDITURES.

Gross amount paid for losses,	\$5,713 22
Paid for commissions and brokerage,	1,228 05
Paid for salaries and fees to officers and employes,	865 05
Paid for taxes,	253 62
Paid for rent,	100 00
Cash premiums returned as profits or surplus on terminated policies,	92 70
All other payments,	293 34
Gross cash expenditures,	<u>\$8,545 98</u>

GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force December 31, 1897, . . .	\$3,055,200	\$32,200 08	\$273,051 00
Risks written in 1898,	984,253	10,165 54	73,828 00
Total,	<u>\$4,039,453</u>	<u>\$42,365 62</u>	<u>\$346,879 00</u>
Risks terminated in 1898,	789,392	8,224 27	56,273 00
In force December 31, 1898, . . .	\$3,250,061	\$34,141 35	\$290,606 00
Deduct amount re-insured,	11,012	119 73	979 00
Amount in force Dec. 31, 1898, . .	<u>\$3,239,049</u>	<u>\$34,021 62</u>	<u>\$289,627 00</u>
Fire losses incurred during the year,			5,713 22

Business in New Jersey, 1898.

Risks written,	\$984,253 00
Cash premiums received,	10,165 54
Contingent premiums,	73,828 00
Losses paid,	5,713 22
Losses incurred,	5,713 22

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

VIENNA.

Incorporated March 20, 1860.

Commenced business June 26, 1860.

WILLIAM H. HOAGLAND, *President.*

LEWIS MERRELL, *Secretary.*

ASSETS.

Premium notes on outstanding risks, less assessments paid thereon,	\$64,413 15
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NEW JERSEY MUTUAL FIRE

LIABILITIES.

Losses reported and unadjusted,	\$500 00
Due or to become due for borrowed money,	5,098 99
Gross liabilities,	<u>\$5,598 99</u>

INCOME.

Gross cash received for premiums,	\$225 17
Money borrowed,	5,098 99
Gross cash income,	<u>\$5,324 16</u>

EXPENDITURES.

Gross amount paid for losses,	\$5,171 90
Paid for salaries and fees to officers and employes,	262 91
Paid for interest,	230 87
Paid for taxes,	20 00
Attorney's fees,	50 00
Gross cash expenditures,	<u>\$5,735 68</u>

GENERAL ITEMS.

	Amount.	Contingent Premiums.
Risks in force Dec. 31, 1897,	\$931,736	\$54,967 25
Risks written in 1898,	219,240	16,234 00
Total,	<u>\$1,150,976</u>	<u>\$71,201 25</u>
Risks terminated in 1898,	105,497	6,788 10
In force Dec. 31, 1898,	<u>\$1,045,479</u>	<u>\$64,413 15</u>
Cash borrowed during the year,		5,098 99
Fire losses incurred during the year,		3,871 90

Business in New Jersey, 1898.

Risks written,	\$219,240 00
Cash premiums received,	225 17
Contingent premiums,	16,234 00
Losses paid,	5,171 90
Losses incurred,	3,371 90

FRANKLIN FARMERS' MUTUAL FIRE ASSURANCE ASSOCIATION.

EAST MILLSTONE.

Incorporated May 26, 1879.

Commenced business June 2, 1879.

PETER J. STAATS, *President.*PETER N. VAN NUYS, *Secretary.*

ASSETS.

Premium notes on outstanding risks, less assessments paid thereon,	\$21,327 51
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LIABILITIES.

Due or to become due for borrowed money,	\$1,475 00
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INCOME.

Gross cash received for premiums,	\$47 10
Received from assessments,	2,975 13
Cash received from all other sources, money borrowed,	549 88
Gross cash income,	\$3,572 11

EXPENDITURES.

Gross amount paid for losses,	\$3,152 62
Paid for salaries and fees to officers and employes,	299 23
Paid for interest,	100 26
Paid for taxes,	21 00
Paid for rent,	10 00
Cash deposits returned,	1 42
All other payments,	17 50
Gross cash expenditures,	\$3,602 03

GENERAL ITEMS.

	Amount.	Contingent Premiums.
Risks in force December 31, 1897,	\$607,368	\$22,038 11
Risks written in 1898,	53,460	1,929 46
Total,	\$660,828	\$23,967 57
Risks terminated in 1898,	64,410	2,640 06
In force Dec. 31, 1898,	\$596,418	\$21,327 51
Cash borrowed during the year,		549 88
Fire losses incurred during the year,		751 08

Business in New Jersey, 1898.

Risks written,	\$53,460 00
Cash premiums received,	47 10
Contingent premiums,	1,929 46
Losses paid,	3,152 62
Losses incurred,	751 08

GERMAN MUTUAL FIRE INSURANCE COMPANY.

NEWARK

Incorporated April 27, 1893.

Commenced business May 1, 1893.

FREDERICK TEGEN, JR., *President.*CHARLES E. GERNDT, SR., *Secretary.*

ASSETS.

Loans on bond and mortgage first liens)	\$58,985 00
Cash in office,	44 15
Cash deposited in bank,	952 29
Premiums in course of collection,	883 85
Interest accrued,	1,285 42
Office furniture and safes,	329 29

Gross assets, except premium notes and policy stipulations liable to assessment,	\$62,480 00
Premium or deposit notes and policy stipulations on outstanding risks, less assessments paid thereon, \$9,775 00	

LIABILITIES.

Losses reported and unadjusted,	\$600 43
Unearned premiums taken at fifty per cent. of gross cash premiums,	9,201 13
Commissions and other charges on premiums and assessments in course of collection,	84 89
Cash capital,	\$41,400 00
Interest accrued thereon,	1,242 00
	<hr/> 42,642 00
Gross liabilities,	\$52,528 45

INCOME.

Gross cash received for premiums,	\$8,253 32
Deduct return premiums and for re-insurance,	130 10
	<hr/>
Net cash received for premiums,	\$8,123 22
Received for interest on mortgages,	1,957 16
Cash received from all other sources, viz., rents, \$84; internal revenue stamps, \$3 35,	87 35
	<hr/>
Gross cash income,	\$10,167 73

EXPENDITURES.

Gross amount paid for losses,	\$4,634 01
Paid for commissions and brokerage,	557 61
Paid for salaries and fees to officers and employes,	2,185 00
Paid for interest,	1,681 91
Paid for taxes,	21 00
Paid for rent,	600 00
All other payments,	1,687 31
	<hr/>
Gross cash expenditures,	\$11,366 84

GENERAL ITEMS.

	Amount.	Cash Premiums.
Risks in force December 31, 1897,	\$2,078,215	\$16,038 20
Risks written in 1898,	1,205,196	9,654 05
	<hr/>	
Total,	\$3,283,411	\$25,692 25

	Amount.	Cash Premiums.
Risks terminated in 1898,	\$1,040,300	\$7,274 99
In force December 31, 1898,	\$2,243,111	\$18,417 26
Deduct amount re-insured,	1,500	15 00
Amount in force December 31, 1898,	\$2,241,611	\$18,402 26
Fire losses incurred during the year,		\$5,234 44

Business in New Jersey, 1898.

Risks written,	\$1,205,196 00
Cash premiums received,	8,253 32
Contingent premiums,	2,063 33
Losses paid,	4,634 01
Losses incurred,	5,234 44

HACKETTSTOWN MUTUAL FIRE INSURANCE COMPANY.

HACKETTSTOWN.

Incorporated March 27, 1867.

Commenced business June 13, 1867.

SEYMOUR R. SMITH, *President.*JAMES FISHER, *Secretary.*

ASSETS.

Cash deposited in bank,	\$1,071 03
Premiums in course of collection,	301 50
Unpaid assessments,	100 00
Office furniture, safe and stationery,	100 00
Gross assets, except premium notes liable to assessment,	\$1,572 53
Premium notes on outstanding risks, less assessments paid thereon,	\$40,446 00

LIABILITIES.

Losses adjusted and unpaid,	\$250 00
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INCOME.

Gross cash received for premiums,	\$761 10
Deduct return premiums and for re-insurance,	27 53
Net cash received for premiums,	\$733 57
Received for interest and from all other sources,	64 44
Received from assessments,	2,063 58
Money borrowed,	2,000 00
Gross cash income,	\$4,866 59

NEW JERSEY MUTUAL FIRE

EXPENDITURES.

Gross amount paid for losses,	\$3,116 11
Paid for commissions on assessments collected,	165 48
Paid for salaries and fees to officers and employes,	235 00
Paid for interest,	32 09
Paid for taxes,	20 00
Cash premiums returned on terminated policies,	27 53
Borrowed money repaid,	2,000 00
All other payments,	77 45
Gross cash expenditures,	<u>\$5,673 66</u>

GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1897,	\$1,002,913	\$4,000 10	\$40,001 00
Risks written in 1898,	212,585	960 10	9,601 00
Total,	<u>\$1,215,498</u>	<u>\$4,960 20</u>	<u>\$49,602 00</u>
Risks terminated in 1898,	206,995	915 60	9,156 00
In force Dec. 31, 1898,	<u>\$1,008,503</u>	<u>\$4,044 60</u>	<u>\$40,446 00</u>
Cash borrowed during the year,			2,000 00
Fire losses incurred during the year,			3,116 11
Assessments made during the year,			2,188 33

Business in New Jersey, 1898.

Risks written,	\$212,585 00
Cash premiums received,	658 50
Contingent premiums,	6,585 00
Losses paid,	3,116 11
Losses incurred,	3,116 11

HILLSBOROUGH MUTUAL FIRE ASSURANCE ASSOCIATION.

SOMERVILLE.

Incorporated March 4, 1844.

Commenced business March, 1844.

HENRY P. CORTELYOU, *President.*M. W. SCULLY, *Secretary.*

ASSETS.

Cash in hands of the treasurer,	\$1,030 42
Premiums in course of collection,	333 38
Unpaid assessments,	<u>17,559 15</u>
Gross assets, except policy stipulations liable to assess- ment,	<u>\$18,922 95</u>

LIABILITIES.

Losses adjusted and unpaid,	\$530 31	
Losses reported and unadjusted,	2,000 00	
Losses resisted,	3,000 00	
		<hr/>
Amount of unpaid losses,		\$5,530 31
Due or to become due for borrowed money,		20,000 00
		<hr/>
Gross liabilities,		\$25,530 31

INCOME.

Gross cash received for premiums,	\$876 65
Received from assessments,	1,234 59
Cash received from all other sources,	48 12
Money borrowed,	10,000 00
	<hr/>
Gross cash income,	\$12,159 36

EXPENDITURES.

Gross amount paid for losses,	\$7,318 47
Paid for salaries and fees to officers and employes,	4,496 36
Paid for interest,	913 06
Paid for taxes,	21 00
Paid for rent,	90 00
All other payments,	428 44
	<hr/>
Gross cash expenditures,	\$13,267 33

GENERAL ITEMS.

	Amount.
Risks in force December 31, 1897,	\$2,138,884
Risks written in 1898,	423,265
	<hr/>
Total,	\$2,562,149
Risks terminated in 1898,	512,288
	<hr/>
In force December 31, 1898,	\$2,049,861
Cash borrowed during the year,	10,000 00
Fire losses incurred during the year,	10,214 77
Assessments made during the year,	18,793 74

Business in New Jersey, 1898

Risks written,	\$423,265 00
Cash premiums received,	876 65
Losses paid,	7,318 47
Losses incurred,	10,214 77

NEW JERSEY MUTUAL FIRE

MERCER COUNTY MUTUAL FIRE INSURANCE COMPANY.

PENNINGTON.

Incorporated March 5, 1844.

Commenced business April 5, 1844.

ENOCH H. DRAKE, *President*.WILLIAM B. CURLIS, *Secretary*.

ASSETS.

Real estate, unincumbered,	\$1,200 00
Loans on bond and mortgage (first liens),	2,950 00
All other cash loans,	80 00
Cash in office,	1,432 44
Cash deposited in bank,	1,983 68
Premiums in course of collection,	1,681 13
Interest accrued,	132 75
Office furniture and safe,	200 00

Gross assets, except premium notes liable to assessment,	\$9,660 00
Premium notes on outstanding risks, less assessments paid thereon,	\$561,620 00

LIABILITIES.

Losses adjusted and unpaid,	\$3,940 34
Losses reported and unadjusted,	5 00
Amount of unpaid losses,	\$3,945 34
Due or to become due for borrowed money,	12,485 60
All other claims, viz , salaries, \$1,016.35; office, agency and incidental expenses, \$7.40,	1,023 75
Gross liabilities,	\$17,454 69

INCOME.

Gross cash received for premiums,	\$20,247 26
Deduct return premiums and for re-insurance,	90 91
Net cash received for premiums,	\$20,156 35
Received for interest on mortgages,	348 00
Received from assessments,	57 40
Policy fees,	987 00
Money borrowed,	12,400 00
Gross cash income,	\$33,948 75

EXPENDITURES.

Gross amount paid for losses,	\$37,969 77
Paid for commissions and brokerage,	1,021 12
Paid for salaries and fees to officers and employes,	1,129 08

INSURANCE COMPANIES.

59

Paid for interest,	\$152 00
Paid for taxes,	67 11
Printing, postage and miscellaneous expenses,	557 98
Gross cash expenditures,	<u>\$40,897 06</u>

GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force December 31, 1897,	\$12,312,049	\$150,061 52	\$616,079 00
Risks written in 1898,	2,580,659	20,247 26	103,943 00
Total,	<u>\$14,892,708</u>	<u>\$170,308 78</u>	<u>\$720,022 00</u>
Risks terminated in 1898,	2,449,380	19,329 30	99,031 00
In force December 31, 1898,	\$12,443,328	\$150,979 48	\$620,991 00
Cash borrowed during the year,			12,400 00
Fire losses incurred during the year,			38,444 89

Business in New Jersey, 1898.

Risks written,	\$2,580,659 00
Cash premiums received,	20,247 26
Contingent premiums,	103,943 00
Losses paid,	37,969 77
Losses incurred,	38,444 89

MONMOUTH COUNTY MUTUAL FIRE INSURANCE COMPANY.

FREEHOLD.

Incorporated February 18, 1858.

Commenced business April 10, 1858.

WILLIAM S. COMBS, *President.*

CHARLES A. BENNETT, *Secretary.*

ASSETS.

Cash in office,	\$99 52
Cash deposited in bank,	1,994 97
Unpaid assessments,	5 83
Safes,	300 00
Gross assets, except premium notes liable to assessment,	<u>\$2,400 32</u>
Premium notes on outstanding risks, less assessments paid thereon,	\$113,875 43

LIABILITIES.

Losses adjusted and unpaid,	\$1,210 20
Losses reported and unadjusted,	1,000 00
Amount of unpaid losses,	<u>\$2,210 20</u>
Due or to become due for borrowed money,	10,500 00
Gross liabilities,	<u>\$12,710 20</u>

NEW JERSEY MUTUAL FIRE

INCOME.

Gross cash received for premiums,	\$5,526 00
Received from assessments,	5 83
Policy fees,	288 00
Gross cash income,	<u>\$5,819 83</u>

EXPENDITURES.

Gross amount paid for losses,	\$12,594 46
Paid for commissions and brokerage,	266 85
Paid for salaries and fees to officers and employes,	1,020 64
Paid for interest,	455 29
Cash premiums returned as profits or surplus on terminated policies,	16 80
All other payments,	220 00
Gross cash expenditures,	<u>\$14,574 04</u>

GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force December 31, 1897,	\$4,232,184	\$39,416 10	\$196,980 00
Risks written in 1898,	616,361	5,526 00	27,577 00
Total,	<u>\$4,848,545</u>	<u>\$44,942 10</u>	<u>\$224,557 00</u>
Risks terminated in 1898,	582,582	5,876 20	29,381 00
In force December 31, 1898,	<u>\$4,265,963</u>	<u>\$39,065 80</u>	<u>\$195,176 00</u>
Cash borrowed during the year,			10,500 00
Fire losses incurred during the year,			14,804 66

Business in New Jersey, 1898.

Risks written,	\$616,361 00
Cash premiums received,	5,526 00
Contingent premiums,	27,577 00
Losses paid,	12,594 46
Losses incurred,	14,804 66

MORRIS COUNTY INSURANCE COMPANY.

MORRISTOWN.

Incorporated February 28, 1849.

Commenced business May 20, 1849.

JOSEPH VAN DOREN, *President.*GUY MINTON, *Secretary.*

ASSETS.

Real estate, unincumbered,	\$1,100 00
Loans on bond and mortgage (first liens),	11,367 66
Stocks and bonds,	4,940 00

INSURANCE COMPANIES.

61

All other cash loans,	\$2,700 00
Cash in office,	323 42
Cash deposited in bank,	2,557 32
Premiums in course of collection	2,910 87
All other assets,	100 00

Gross assets, except premium notes liable to assessment,	\$25,999 27
Premium notes on outstanding risks, less assessments paid thereon,	\$5,040 00

LIABILITIES.

Unearned premiums taken at fifty per cent. of gross cash premiums,	\$10,654 20
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INCOME.

Gross cash received for premiums,	\$6,920 47
Received for interest on mortgages,	1,046 67
Received for interest and dividends from all other sources,	262 76
Gross cash income,	\$8,229 90

EXPENDITURES.

Gross amount paid for losses,	\$5,322 36
Paid for commissions and brokerage,	1,304 77
Paid for salaries and fees to officers and employes,	650 00
Paid for taxes,	56 40
Paid for rent,	225 00
Paid for re-insurance,	176 21
Cash deposits returned,	143 44
All other payments,	143 47
Gross cash expenditures,	\$8,021 65

GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force December 31, 1897,	\$2,877,134	\$22,294 89	\$905 83
Risks written in 1898,	1,248,115	9,407 77	5,040 00
Total,	\$4,125,249	\$31,702 66	\$5,945 83
Risks terminated in 1898,	1,301,062	10,174 05	905 83
In force December 31, 1898,	\$2,824,187	\$21,528 61	\$5,040 00
Deduct amount re-insured,	25,020	220 20	
Amount in force December 31, 1898,	\$2,799,167	\$21,308 41	\$5,040 00
Fire losses incurred during the year,			5,322 36

Business in New Jersey, 1898.

Risks written,	\$1,130,710 94
Cash premiums received,	8,777 43
Contingent premiums,	3,937 95
Losses paid,	5,322 36
Losses incurred,	5,322 36

NEW BRUNSWICK MUTUAL FIRE INSURANCE COMPANY.

NEW BRUNSWICK.

Incorporated February 20, 1846.

Commenced business May 23, 1846.

CHARLES W. KENT, *President.*W. E. FLORANCE, *Secretary.*

ASSETS.

Real estate, unincumbered,	\$1,614 31
Loans on bond and mortgage (first liens),	30,450 00
Stocks and bonds,	38,585 90
Cash in office,	109 34
Cash deposited in bank,	3,869 59
Interest due and accrued,	944 84
Office furniture and safe,	100 00

Gross assets, except premium notes liable to assessment, .	\$75,673 98
Premium notes on outstanding risks, less assessments paid thereon,	\$20,247 17

LIABILITIES.

Unearned premiums taken at fifty per cent. of gross cash premiums,	\$3,374 53
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INCOME.

Gross cash received for premiums,	\$1,845 64
Deduct return premiums and for re-insurance,	20 23
Net cash received for premiums,	\$1,825 41
Received for interest on mortgages,	1,702 67
Received for interest and dividends from all other sources,	1,617 80
Rents,	170 00
Gross cash income,	\$5,315 88

EXPENDITURES.

Gross amount paid for losses,	\$67 73
Paid for salaries and fees to officers and employes,	1,540 00
Paid for taxes,	52 80
Paid for rent,	340 00
Cash premiums returned as profits or surplus on terminated policies,	327 04
All other payments,	180 08
Gross cash expenditures,	\$2,507 65

GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force December 31, 1897, . .	\$806,725	\$6,820 70	\$20,462 12
Risks written in 1898,	221,000	1,822 68	5,468 04
Total,	\$1,027,725	\$8,643 38	\$25,930 16
Risks terminated in 1898,	231,700	1,894 33	5,682 99
In force December 31, 1898, . .	\$796,025	\$6,749 05	\$20,247 17
Fire losses incurred during the year,			67 73

Business in New Jersey, 1898.

Risks written,	\$221,000 00
Cash premiums received,	1,822 68
Contingent premiums,	5,468 04
Losses paid,	67 73
Losses incurred,	67 73

NEW JERSEY ASSOCIATION.

CROSSWICKS.

Incorporated 1838.

Commenced business 1823.

ALFRED SATTERTHWAITE, *President.*STACY T. VANARSDALE, *Secretary.*

ASSETS.

Real estate, unincumbered,	\$1,000 00
Loans on bond and mortgage (first liens),	18,725 00
Stocks and bonds,	2,227 57
All other cash loans,	1,000 00
Cash in office,	232 39
Cash deposited in bank,	572 93
Interest due and accrued,	756 15

Gross assets, except policy stipulations liable to assessment,	\$24,514 04
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LIABILITIES.

Unearned premiums, being seventy-five per cent. of deposit money of members,	\$3,902 67
All other claims, viz.: Taxes, \$43.70; salaries, \$107.00; office agency and incidental expenses, \$25.57,	176 27
Gross liabilities,	\$4,078 94

NEW JERSEY MUTUAL FIRE

INCOME.

Cash deposits received,	\$92 00
Received for interest on mortgages,	718 50
Cash received from all other sources, viz., policy fees, \$40.00 ; rents, \$128.50,	168 50
Gross cash income,	<u>\$979 00</u>

EXPENDITURES.

Gross amount paid for losses,	\$10 00
Paid for salaries and fees to officers and employes,	107 00
Paid for interest,	36 00
Paid for taxes,	43 70
All other payment,	28 81
Gross cash expenditures,	<u>\$225 51</u>

GENERAL ITEMS.

	Amount.	Cash Deposits.
Risks in force December 31, 1897,	\$147,937	\$5,111 56
Risks written in 1898,	2,800	92 00
In force December 31, 1898,	\$150,737	\$5,203 56
Fire losses incurred during the year,		10 00

Business in New Jersey, 1898.

Risks written,	\$2,800 00
Cash deposits received,	92 00
Losses paid,	10 00
Losses incurred,	10 00

RAHWAY MUTUAL FIRE INSURANCE COMPANY.

RAHWAY.

Incorporated February 25, 1833.

Commenced business April 2, 1833.

GEORGE MILLER, *President.*CHARLES E. REED, *Secretary.*

ASSETS.

Stocks and bonds,	\$450 04
Cash deposited in bank,	4,851 79
Premiums in course of collection,	242 75
Unpaid assessments,	335 60
Safe, &c.,	310 75
Gross assets, except premium notes liable to assessment,	<u>\$6,190 93</u>
Premium notes on outstanding risks, less assessments paid thereon,	\$135,119 75

LIABILITIES.

Salaries accrued,	\$300 00
Office, agency and incidental expenses,	196 77
Gross liabilities,	<u>\$496 77</u>

INCOME.

Gross cash received for premiums,	\$463 50
Received for interest and dividends from all other sources,	124 14
Cash received from all other sources,	84 61
Gross cash income,	<u>\$672 25</u>

EXPENDITURES.

Gross amount paid for losses,	\$853 09
Paid for salaries and fees to officers and employes,	325 00
Paid for taxes,	8 70
Paid for rent,	139 50
All other payments,	350 90
Gross cash expenditures,	<u>\$1,677 19</u>

GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force December 31, 1897,	\$1,428,753	\$16,538 87	\$133,151 75
Risks written in 1898,	24,200	331 00	1,968 00
In force December 31, 1898,	\$1,452,953	\$16,869 87	\$135,119 75
Fire losses incurred during the year,			853 09

Business in New Jersey, 1898.

Risks written,	\$24,200 00
Cash premiums received,	463 50
Contingent premiums,	1,968 00
Losses paid,	853 09
Losses incurred,	853 09

**RETAIL MERCHANTS' MUTUAL FIRE INSURANCE COMPANY
OF NEW JERSEY.**

PATERSON.

Incorporated March 7, 1894.

Commenced business March 31, 1894.

JAMES G. PATTON, *President.*JOHN C. HENDRIE, *Secretary.*

NEW JERSEY MUTUAL FIRE

ASSETS.

Cash deposited in bank,	\$243 00
Office furniture and safe,	172 50
Gross assets, except premium notes liable to assessment, .	\$415 50
Premium notes on outstanding risks, less assessments paid thereon,	\$71,046 07

LIABILITIES.

Due or to become due for borrowed money,	\$800 00
All other claims,	28 53
Gross liabilities,	\$828 53

INCOME.

Gross cash received for premiums,	\$1,948 65
Deduct return premiums and for re-insurance,	77 26
Net cash received for premiums,	\$1,871 39
Policy fees, \$6.50 ; rents, \$186.65 ; other sources, \$3.75,	196 90
Gross cash income,	\$2,068 29

EXPENDITURES.

Gross amount paid for losses,	\$222 50
Paid for salaries and fees to officers and employes,	828 86
Paid for interest,	57 86
Paid for taxes,	21 00
Paid for rent,	200 00
Borrowed money repaid,	500 00
Advertising, stationery, &c.,	116 12
Gross cash expenditures,	\$1,946 34

GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1897,	\$1,339,328	\$6,718 57	\$65,785 32
Risks written in 1898,	388,475	1,948 55	19,485 50
Total,	\$1,727,803	\$8,667 12	\$85,270 82
Risks terminated in 1898,	286,175	1,422 47	14,224 75
In force Dec. 31, 1898,	\$1,441,628	\$7,244 65	\$71,046 07
Fire losses incurred during the year,			222 50

Business in New Jersey, 1898.

Risks written,	\$388,475 00
Cash premiums received,	1,948 55
Contingent premiums,	19,485 50
Losses paid,	222 50
Losses incurred,	222 50

SALEM COUNTY MUTUAL FIRE INSURANCE COMPANY.

SALEM.

Incorporated February 28, 1849.

Commenced business 1849.

WILLIAM PLUMMER, *President*. J. BERNARD HILLIARD, *Secretary*.

ASSETS.

Loans on bond and mortgage (first liens),	\$37,550 00
Stocks and bonds,	17,962 20
Cash in office,	155 89
Cash deposited in bank,	492 96
Interest due and accrued,	1,823 65
Office furniture,	200 00
<hr/>	
Gross assets, except premium notes liable to assessment, .	\$58,184 70
Premium notes on outstanding risks, less assessments paid thereon,	\$47,530 23

LIABILITIES.

Unearned premiums taken at fifty per cent. of gross cash pre- miums,	\$1,593 13
Due or to become due for borrowed money,	300 00
All other claims, viz., rents due or accrued, \$20.80; salaries, \$306.18,	326 98
<hr/>	
Gross liabilities,	\$2,220 11

INCOME.

Gross cash received for premiums,	\$32 01
Received for interest on mortgages,	1,964 71
Received for interest and dividends from all other sources, . .	868 69
Money borrowed,	800 00
Cash received from all other sources,	8 11
<hr/>	
Gross cash income,	\$3,673 52

EXPENDITURES.

Gross amount paid for losses,	\$2,008 00
Paid for commissions and brokerage,	61 03
Paid for salaries and fees to officers and employes,	352 32
Paid for interest and premium on bonds purchased,	127 05
Paid for taxes,	189 19
Paid for rent,	50 00
All other payments,	139 18
<hr/>	
Gross cash expenditures,	\$2,926 77

NEW JERSEY MUTUAL FIRE

GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec, 31, 1897,	\$683,009	\$3,186 26	\$47,110 23
Risks written in 1898,	14,300	32 01	898 00
Total,	\$697,309	\$3,218 27	\$48,008 23
Risks terminated in 1898,	5,942		478 00
In force Dec. 31, 1898,	\$691,367	\$3,218 27	\$47,530 23
Cash borrowed during the year,			800 00
Fire losses incurred during the year,			2,008 00.

Business in New Jersey, 1898.

Risks written.	\$14,300 00
Cash premiums received,	32 01
Contingent premiums,	898 00
Losses paid,	2,008 00
Losses incurred,	2,008 00

SHREWSBURY MUTUAL FIRE INSURANCE COMPANY.

EATONTOWN.

Incorporated February 27, 1838.

Commenced business May 1, 1838.

HENRY CORLIES, *President.*ARTHUR WILSON, *Secretary.*

ASSETS.

Loans on bond and mortgage (first liens),	\$300 00
Stocks and bonds,	1,852 12
All other cash loans,	3,672 89
Cash in office,	2,196 01
Premiums in course of collection,	4,850 23
Interest due and accrued,	200 21

Gross assets, except premium notes liable to assessment,	\$13,071 46
Premium notes on outstanding risks, less assessments paid thereon,	\$163,428 31

LIABILITIES.

Losses reported and unadjusted,	\$3,000 00
Unearned premiums taken at fifty per cent. of gross cash premiums,	7,610 09
All other claims, viz., salaries, \$580.00; office, agency and incidental expenses, \$301.35,	881 35
Gross liabilities,	\$11,491 44

INCOME.

Gross cash received for premiums,	\$8,349 04	
Deduct return premiums and for re insurance,	305 25	
Net cash received for premiums,		\$8,043 79
Received for interest on mortgages,		9 00
Received for interest and dividends from all other sources,		311 94
Cash received from all other sources, viz., policy fees, \$78.00 ; permits, \$19.50,		97 50
Gross cash income,		\$8,462 23

EXPENDITURES.

Gross amount paid for losses,	\$3,103 64
Paid for commissions and brokerage,	483 66
Paid for salaries and fees to officers and employes,	925 90
Paid for taxes,	36 10
Paid balance due treasurer,	466 25
Cash premiums returned as profits or surplus on terminated policies,	77 50
All other payments,	99 28
Gross cash expenditures,	\$5,192 33

GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force December 31, 1897,	\$2,287,744	\$15,242 22	\$161,189 61
Risks written in 1898,	1,754,186	8,349 04	131,062 53
Total,	\$4,041,930	\$23,591 26	\$292,252 14
Risks terminated in 1898,	1,772,247	8,371 08	128,823 83
In force December 31, 1898,	\$2,269,683	\$15,220 18	\$163,428 31
Fire losses incurred during the year,			6,103 64

Business in New Jersey, 1898.

Risks written,	\$1,754,186 00
Cash premiums received,	8,349 04
Contingent premiums,	131,062 53
Losses paid,	3,103 64
Losses incurred,	6,103 64

SUSSEX COUNTY MUTUAL INSURANCE COMPANY.

NEWTON.

Incorporated February, 1840.

Commenced business June, 1840.

WILLIAM P. COURSEN, *President.*MARTIN E. HOUGH, *Secretary.*

ASSETS.

Cash in office,	\$23 04
Cash deposited in bank,	802 87
Premiums in course of collection,	182 32
Unpaid assessments,	392 11
All other assets,	75 00

Gross assets, except premium notes, liable to assessment. .	\$1,475 34
Premium notes on outstanding risks, less assessments paid thereon, \$61,299.	

LIABILITIES.

Losses adjusted and unpaid,	\$900 00
Losses reported and unadjusted,	1,625 00
Amount of unpaid losses,	\$2,525 00
Due or to become due for borrowed money,	2,809 00
Gross liabilities,	\$5,334 00

INCOME.

Gross cash received for premiums,	\$1,195 79
Received from assessments,	8,275 08
Money borrowed,	14,043 50
Gross cash income,	\$23,514 37

EXPENDITURES.

Gross amount paid for losses,	\$4,447 06
Paid for commissions and brokerage,	136 09
Paid for salaries and fees to officers and employes,	766 96
Borrowed money repaid,	17,504 80
Paid for rent,	93 75
Cash deposits returned,	40 16
All other payments,	146 21
Gross cash expenditures,	\$23,135 03

GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force December 31, 1897, . .	\$1,961,446	\$1,242 37	\$59,300 00
Risks written in 1898,	425,225	1,199 19	15,459 00
Total,	\$2,386,671	\$2,441 56	\$74,759 00
Risks terminated in 1898,	439,115	1,243 37	13,440 00
In force December 31, 1898, . .	\$1,947,556	\$1,198 19	\$61,319 00
Cash borrowed during the year,			14,043 50
Fire losses incurred during the year,			3,684 86
Assessments made during the year,			8,591 35

Business in New Jersey, 1898.

Risks written,	\$422,025 00
Cash premiums received,	1,191 35
Contingent premiums,	15,459 00
Losses paid,	4,447 06
Losses incurred,	3,684 86

UNION COUNTY MUTUAL FIRE INSURANCE COMPANY.

ELIZABETH.

Incorporated April 17, 1894.

Commenced business May 28, 1894.

AUGUSTUS G. POOL, *President.*REINHARD GERKE, *Secretary.*

ASSETS.

Cash in office,	\$19 69
Cash deposited in bank,	7,275 36
Premiums in course of collection,	85 00
Due from other companies for re-insurance on losses already paid,	11 90
Furniture, safe, etc.,	120 00
Gross assets, except premium notes liable to assessment,	\$7,511 95
Premium notes on outstanding risks, less assess- ments paid thereon,	\$41,716 00

INCOME.

Gross cash received for premiums,	\$1,223 05
Received for interest and dividends from all other sources, . .	276 15
Gross cash income,	\$1,499 20

NEW JERSEY MUTUAL FIRE

EXPENDITURES.

Gross amount paid for losses,	\$73 00
Paid for commissions and brokerage,	6 10
Paid for salaries and fees to officers and employes,	153 25
Paid for taxes,	21 00
All other payments,	73 35
Gross cash expenditures,	<u>\$327 70</u>

GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1897,	\$729,750	\$7,061 24	\$37,629 00
Risks written in 1898,	121,350	1,223 05	4,087 00
In force Dec. 31, 1898,	\$851,100	\$8,284 29	\$41,716 00
Fire losses incurred during the year,			82 00

Business in New Jersey, 1898.

Risks written,	\$121,350 00
Cash premiums received,	1,223 05
Contingent premiums,	4,087 00
Losses paid,	73 00
Losses incurred,	82 00

WEST WINDSOR MUTUAL FIRE INSURANCE COMPANY.

DUTCH NECK.

Incorporated March 17, 1857.

Commenced business April 18, 1857.

JOSEPH H. GROVER, *President.*L. T. ROBBINS, *Secretary.*

ASSETS.

Cash in office,	\$591 82
Gross assets, except premium notes liable to assessment,	\$591 82
Premium notes on outstanding risks, less assessments paid thereon,	\$13,195 89

INCOME.

Gross cash received for premiums,	\$216 05
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EXPENDITURES.

Paid for salaries and fees to officers and employes,	\$24 50
Paid for interest,	20 00
Paid for taxes,	21 00
Gross cash expenditures,	<u>\$65 50</u>

GENERAL ITEMS.

	Amount.	Contingent Premiums.
Risks in force December 31, 1897,	\$268,696	\$13,420 25
Risks written in 1898,	41,555	2,160 50
Total,	\$310,251	\$15,580 75
Risks terminated in 1898,	39,993	2,384 86
In force December 31, 1898,	\$270,258	\$13,195 89

Business in New Jersey, 1898.

Risks written,	\$41,555 00
Cash premiums received,	216 05
Contingent premiums,	2,160 50

FIRE AND FIRE-MARINE

INSURANCE COMPANIES

Of Other States.

Abstracts of Annual Statements for the Year
Ended December 31st, 1898.

Fire and Fire-Marine Insurance Companies of Other States.

ÆTNA INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1819.

Commenced business August 17, 1819.

WILLIAM B. CLARK, *President.*

WILLIAM H. KING, *Secretary.*

PAID-UP CAPITAL, \$4,000,000.

Balance of net ledger assets, December 31, 1897, \$10,241,236 26

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums,	\$4,514,518 09	\$285,103 24	
Deduct re-insurance, &c.,	893,113 23	109,203 87	
Net cash received for premiums, .	\$3,621,404 86	\$175,899 37	\$3,797,304 23
Deposit premiums received on perpetual risks, .			10,162 25
Rents from company's property,			5,307 43
Interest on mortgage loans,			1,958 78
Interest on collateral loans,			180 00
Interest on bonds and dividends on stocks, . . .			489,634 52
Interest from all other sources,			11,288 86
Total income,			4,315,836 07
Total,			\$14,557,072 33

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$2,167,357 92	\$204,794 37	
Deduct salvage and re- insurance,	231,623 96	68,400 51	
Net amount paid for losses, . .	\$1,935,733 96	\$136,393 86	\$2,072,127 82

Deposit premiums returned,	\$739 45
Cash paid stockholders for interest or dividends (amount declared during the year, \$720,000),	720,000 00
Commissions or brokerage to agents,	605,523 39
Salaries, fees and all other charges of officers, \$38,958.33; clerks, \$54,958.13; other em- ployes, \$180,042.42,	273,958 88
Taxes on premiums, \$73,658.05; on real estate, \$434.70; U. S internal revenue tax, \$8,797.22,	82,889 97
Insurance department fees and agents' licenses, .	21,376 08
Municipal licenses, \$6,893.28; tax on franchise, \$265.43,	7,158 71
Advertising, printing and stationery,	54,578 36
Legal expenses,	5,815 88
Furniture and fixtures,	1,410 81
Miscellaneous,	228,387 58
Loss on sales or maturity of ledger assets, . . .	1,693 80
Profit and loss,	13,154 72
Total disbursements,	<u>\$4,088,815 45</u>
Balance December 31, 1898,	\$10,468,256 88
Invested in the following :	

LEDGER ASSETS.

Book value of real estate unincumbered,	\$292,720 35
Mortgage loans on real estate, first liens,	35,600 00
Loans secured by pledge of bonds, stocks or other collaterals,	3,600 00
Book value of bonds, \$6,343,270.11; stocks, \$2,763,824.58,	9,107,094 69
Cash in company's office,	1,720 29
Cash deposited in bank,	790,730 95
Agents' debit balances,	349,180 81
Total,	<u>\$10,580,647 09</u>

Ledger Liabilities.

Agents' credit balances,	112,390 21
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Total net ledger assets as per balance, \$10,468,256 88

NON-LEDGER ASSETS.

Interest accrued on mortgages,	\$320 45
Interest accrued on bonds and stocks,	625 00
Interest accrued on collateral loans,	90 00
Interest accrued on other assets,	375 00
Market value of bonds and stocks over book value,	1,817,297 61
Gross premiums in course of collection,	\$423,762 22
Deduct cost of collection, commission, etc.,	105,940 55
Net amount of uncollected premiums,	<u>317,821 67</u>
Gross assets,	<u>\$12,604,786 61</u>

Items Not Admitted.

Agents' debit balances, unsecured,	\$15,385 36	
Depreciation from book values of above net ledger assets, to bring same to market value, viz., real estate,	67,720 35	
		<hr/>
		83,105 71
		<hr/>
Total admitted assets,	\$12,521,680 90	

LIABILITIES.

Losses adjusted and unpaid,	\$41,681 16	
Losses unadjusted and reported,	480,782 51	
Losses resisted,	29,839 55	
		<hr/>
Total,	\$552,303 22	
Deduct re-insurance thereon,	103,317 45	
		<hr/>
Net amount of unpaid losses,		\$448,985 77
Unearned premiums on fire risks, one year or less, \$1,219,048 04		
Unearned premiums on fire risks, more than one year,	1,854,389 44	
Unearned premiums on inland navigation risks,	63,180 92	
		<hr/>
Total unearned premiums,		3,136,618 40
Amount reclaimable on perpetual fire policies,		63,665 65
Return and re-insurance premiums,		63,564 33
		<hr/>
Total liabilities except capital,		\$3,712,834 15
Paid-up capital,		4,000,000 00
Surplus over capital,		4,808,846 75
		<hr/>
Total,		\$12,521,680 90

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$529,615,601	\$6,286,782 99
Written or renewed in 1898,	396,659,566	4,505,826 45
		<hr/>
Total,	\$926,275,167	\$10,792,609 44
Deduct risks expired and terminated,	373,049,169	4,440,166 90
		<hr/>
In force at the end of the year,	\$553,225,998	\$6,352,442 54
Deduct amount re-insured,	41,384,142	458,771 81
		<hr/>
Net amount in force,	\$511,841,856	\$5,893,670 73
Perpetual risks in force (not included above),	2,925,278	67,016 47

FIRE AND FIRE-MARINE

	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$7,392,737	\$205,844 30
Written or renewed in 1898,	104,589,253	293,794 88
Total,	\$111,981,990	\$499,639 18
Deduct risks expired and terminated,	105,755,674	343,910 62
In force at the end of the year,	\$6,226,316	\$155,728 65
Deduct amount re-insured,	1,171,877	29,366 72
Net amount in force,	\$5,054,439	\$126,361 84

General Interrogatories.

Losses incurred during the year (fire, \$1,969,009.66 ; marine and inland, \$182,513.76),	\$2,151,523 42
Company's stock owned by the directors at par value,	216,500 00
Loaned to stockholders, not officers,	23,600 00

Amounts deposited for the exclusive protection of policyholders in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Canada,	\$136,900 00	\$113,703 25
Georgia,	27,000 00	52,051 75
Oregon,	57,500 00	11,632 84
Virginia,	49,902 50	26,538 33
	\$270,402 50	\$203,926 17

Business in New Jersey in 1898.

Fire risks written,	\$13,219,486 00
Premiums received,	93,382 21
Losses paid,	41,632 06
Losses incurred,	46,511 91
Amount at risk,	17,228,704 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$4,433,719 36
Net premiums earned, \$3,725,505 34	
Interest, etc., earned, 802,367 79	

Total premiums and interest earned, . . .	\$4,527,873 13
Net losses incurred, \$2,151,523 42	
Expenses incurred, 1,281,222 32	

Total losses and expenses incurred, . . .	3,432,745 74
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Net gain for the year,	\$1,095,127 39
Dividends incurred, 720,000 00	

Increase in surplus for the year,	375,127 39
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Surplus at end of year,	\$4,808,846 75
Ratio of net losses incurred to net premiums earned, 57.75 per cent.	
Ratio of expenses incurred to net premiums earned, 34.39 per cent.	

AGRICULTURAL INSURANCE COMPANY.

WATERTOWN, N. Y.

Incorporated 1853.

Commenced business February, 1853.

A. H. SAWYER, *President*.W. H. STEVENS, *Secretary*.

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets, December 31, 1897 (adjusted), . . . \$2,169,025 84

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$1,395 571 02	
Deduct re-insurance, etc.,	570,473 55	
Net cash received for premiums,		\$825,097 47
Rents from company's property,		4,592 93
Interest on mortgage loans,		53,355 35
Interest on collateral loans,		11,357 42
Interest on bonds and dividends on stocks,		18,914 41
Interest from all other sources,		4,855 52
Profits on sale or maturity of ledger assets,		2,508 04
Profit and loss,		1,050 43
Total income,		921,731 57
Total,		\$3,090,757 41

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$605,389 24	
Deduct salvage and re-insurance,	152,454 40	
Net amount paid for losses,		\$452,934 84
Cash paid stockholders for interest or dividends (amount declared during the year, \$50,000), . .		50,050 00
Commissions or brokerage to agents,		166,040 35
Salaries and allowances to agents,		43,475 37
Salaries, fees and all other charges of officers, \$18,250 07 ; clerks, \$24,478.20 ; other employes, \$20,406.05,		63,134 32
Taxes on premiums, \$27,798.90 ; on real estate, \$3,729.04 ; on other investments, \$1,246.64, . .		32,774 58
Insurance department fees and agents' licenses, . .		7,363 04
Municipal licenses,		2,889 64
Advertising, printing and stationery,		10,181 24
Legal expenses,		487 38
Repairs and expenses on real estate,		275 88

Loss on sales or maturity of ledger assets,	\$18,060 87	
Furniture and fixtures	388 38	
Miscellaneous,	74,793 28	
Profit and loss,	3,811 34	
	<hr/>	
Total disbursements,		\$926,660 51
Balance December 31, 1898,		\$2,164,096 90
Invested in the following :		

LEDGER ASSETS.

Book value of real estate unincumbered,	\$312,346 84	
Mortgage loans on real estate, first liens,	914,175 32	
Loans secured by pledge of bonds, stocks or other collaterals,	221,526 66	
Book value of bonds, \$160,239.58; stocks, \$244,- 680.17,	404,919 75	
Cash in company's office,	25,828 16	
Cash deposited in bank,	151,868 61	
Bills receivable,	6,203 75	
Agents' debit balances,	127,227 81	
	<hr/>	
Total net ledger assets as per balance,		\$2,164,096 90

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	\$21,835 99	
Interest accrued on bonds and stocks,	3,839 25	
Interest due and accrued on collateral loans,	6,128 46	
Rents due on company's property or lease,	850 00	
Market value of real estate over book value,	21,763 16	
Market value of bonds and stocks over book value,	36,111 50	
Gross premiums in course of collection,	\$777 15	
Deduct cost of collection, commission, etc.,	34 56	
	<hr/>	
Net amount of uncollected premiums,	742 59	
Due from other companies for re-insurance on losses paid,	2,131 73	
	<hr/>	
Gross assets,		\$2,257,499 58

Items Not Admitted.

Bills receivable,	6,203 75	
	<hr/>	
Total admitted assets,		\$2,251,295 83

LIABILITIES.

Losses adjusted and unpaid,	\$22,263 81	
Losses unadjusted and reported,	50,927 71	
Losses resisted,	27,060 00	
	<hr/>	
Total,	\$100,251 52	
Deduct re-insurance thereon,	10,054 88	
	<hr/>	
Net amount of unpaid losses,		\$90,196 64

Unearned premiums on fire risks, one year or less, .	\$290,721 00
Unearned premiums on fire risks, more than one year,	815,291 51
Total unearned premiums,	\$1,106,012 51
Dividends to stockholders unpaid,	5 00
Re-insurance premiums,	29,189 00
Total liabilities except capital,	\$1,225,493 15
Paid-up capital,	500,000 00
Surplus over capital,	525,892 68
Total,	\$2,251,295 83

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$304,301,000	\$2,660,947 00
Written or renewed in 1898,	170,065,500	1,396,243 54
Total,	\$474,366,500	\$4,057,190 54
Deduct risks expired and terminated,	183,970,200	1,644,952 06
In force at the end of the year,	\$290,396,300	\$2,412,238 48
Deduct amount re-insured,	24,410,000	203,180 00
Net amount in force,	\$265,986,300	\$2,209,058 48

General Interrogatories.

Losses incurred during the year (fire, \$451,888 00; tornado, \$8,065.00),	\$459,953 00
Company's stock owned by the directors at par value,	115,550 00
Loaned to officers and directors,	10,996 00

Amounts deposited for the exclusive protection of policyholders
in other States or Countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$28,950 00	\$6,608 00
Oregon,	56,250 00	4,348 00
Virginia,	25,009 00	18,168 00
	\$110,209 00	\$29,124 00

Business in New Jersey in 1898.

Fire risks written,	\$4,315,900 00
Premiums received,	36,958 64
Losses paid,	4,303 00
Losses incurred,	6,914 58
Amount at risk,	9,412,800 00
Tornado risks written,	47,700 00
Premiums received,	123 00
Losses paid,	131 00
Losses incurred,	131 00
Amount at risk,	103,900 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$435,736 00
Net premiums earned,	\$914,121 00
Interest, etc., earned,	83,787 00
Total premiums and interest earned,	\$997,908 00
Net losses incurred,	\$459,953 00
Expenses incurred,	397,798 00
Total losses and expenses incurred,	857,751 00
Net gain for the year,	\$140,157 00
Dividends incurred,	50,000 00
Increase in surplus for the year	90,157 00
Surplus at end of year,	\$525,893 00
Ratio of net losses incurred to net premiums earned, 50.31 per cent.	
Ratio of expenses incurred to net premiums earned, 43 51 per cent.	

ALLEMANNA FIRE INSURANCE COMPANY.

PITTSBURG, PA.

Incorporated April 1, 1868.

Commenced business July 1, 1868.

WILLIAM STEINMEYER, *President*.G. W. HAMMER, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897, \$417,814 55

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$269,929 96
Deduct re-insurance, etc.,	55,475 93
Net cash received for premiums,	\$214,454 03
Rents from company's property,	2,495 25
Interest on mortgage loans,	15,777 43
Interest on collateral loans,	945 00
Interest on bonds and dividends on stocks,	1,545 56
Interest from all other sources,	789 57
Total income,	236,006 84
Total,	\$653,821 39

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$116,187 94	
Deduct salvage and re-insurance,	6,961 89	
Net amount paid for losses,		\$109,226 05
Cash paid stockholders for interest or dividends (amount declared during the year, \$16,000),		16,000 00
Commissions or brokerage to agents,		50,964 24
Salaries, fees and all other charges of officers, \$5,300; clerks, \$6,099.98; other employes, \$3,600,		14,999 98
Taxes on premiums, \$6,735.22; on real estate, \$861 71,		7,596 93
Insurance department fees and agents' licenses,		441 00
Municipal licenses,		262 00
Advertising, printing and stationery,		3,307 01
Repairs and expenses on real estate,		842 68
Miscellaneous expenses,		1,533 34
All other disbursements,		11,608 64
Total disbursements,		\$216,781 87
Balance December 31, 1898,		\$437,039 52

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$33,289 79	
Mortgage loans on real estate, first liens,	305,073 57	
Loans secured by pledge of bonds, stocks or other collaterals,	20,500 00	
Book value of bonds, \$6,710.33; stocks, \$19,750.50,	26,460 83	
Cash in company's office,	5,005 21	
Cash deposited in bank,	44,430 30	
Bills receivable,	2,279 82	
Total net ledger assets as per balance,		\$437,039 52

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,		\$7,925 50
Interest accrued on bonds and stocks,		469 00
Interest accrued on collateral loans,		442 90
Interest accrued on other assets,		252 24
Rents accrued on company's property or lease,		52 00
Market value of real estate over book value,		8,710 21
Market value of bonds and stocks over book value,		14,689 50
Gross premiums in course of collection,	\$35,894 65	
Deduct cost of collection, commission, etc.,	6,448 13	
Net amount of uncollected premiums,		29,446 52
Premiums more than three months due,	\$1,046 60	
Gross assets,		\$499,027 39

Items Not Admitted.

Bills receivable,	\$61 00
Total admitted assets,	\$498,966 39

LIABILITIES.

Losses adjusted and unpaid,	8,762 33
Losses unadjusted and reported,	5,805 20
Losses resisted,	2,500 00
Total,	\$17,067 53
Deduct re-insurance thereon,	525 70
Net amount of unpaid losses,	\$16,541 83
Unearned premiums on fire risks, one year or less,	\$91,148 01
Unearned premiums on fire risks, more than one year,	59,076 87
Total unearned premiums,	\$150,224 88
Salaries, rent, taxes and miscellaneous expenses due and accrued,	175 30
Re-insurance premiums,	948 70
Total liabilities except capital,	\$167,890 71
Paid-up capital,	200,000 00
Surplus over capital,	131,075 68
Total,	\$498,966 39

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$30,082,887	\$283,562 80
Written or renewed in 1898,	29,642,331	274,630 16
Total,	\$59,725,218	\$558,192 96
Deduct risks expired and terminated,	25,654,763	244,237 00
In force at the end of the year,	\$34,070,455	\$313,955 96
Deduct amount re-insured,	2,064,500	25,722 31
Net amount in force,	\$32,005,955	\$288,233 65

General Interrogatories.

Losses incurred during the year,	\$115,565 63
Company's stock owned by the directors at par value,	28,950 00
Loaned to officers and directors,	12,000 00
Loaned to stockholders, not officers,	13,750 00

Business in New Jersey in 1898.

Fire risks written,	\$711,195 00
Premiums received,	5,284 32
Losses paid,	3,322 01
Losses incurred,	5,181 63
Amount at risk,	604,267 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$120,146 79
Net premiums earned,	\$205,931 91
Interest, etc., earned,	21,634 31
Total premiums and interest earned,	\$227,566 22
Net losses incurred,	\$111,253 11
Expenses incurred,	89,384 22
Total losses and expenses incurred,	200,637 33
Net gain for the year,	\$26,928 89
Dividends incurred,	16,000 00
Increase in surplus for the year,	10,928 89
Surplus at end of year,	\$131,075 68
Ratio of net losses incurred to net premiums earned, 54.02 per cent.	
Ratio of expenses incurred to net premiums earned, 43.40 per cent.	

AMERICAN INSURANCE COMPANY.

BOSTON, MASS.

Incorporated June, 1818.

Commenced business 1818.

FRANCIS PEABODY, *President*.HENRY S. BEAM *Secretary*.

PAID-UP CAPITAL, \$300,000.

Balance of net ledger assets, December 31, 1897, \$492,353 55

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$258,560 06
Deduct re-insurance, &c.,	67,900 16
Net cash received for premiums,	\$190,659 90
Interest on collateral loans,	600 00
Interest on bonds and dividends on stocks,	21,335 55
Interest from all other sources,	683 10
Profit and loss,	1,988 00
Total income,	215,266 55
Total,	\$707,620 10

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$133,322 52	
Deduct salvage and re-insurance, . . .	19,755 60	
Net amount paid for losses,	\$113,566 92	
Cash paid stockholders for interest or dividends (amount declared during the year, \$18,000), . .	18,000 00	
Commissions or brokerage to agents,	41,872 54	
Salaries, fees and all other charges of officers, \$10,- 230 53 ; clerks, \$8,143.83,	18,374 36	
Taxes on premiums,	3,139 47	
Insurance department fees and agents' licenses, . .	1,415 50	
Municipal licenses, \$380.92 ; tax on franchise, \$1,593.11,	1,974 03	
Advertising, printing and stationery,	1,173 71	
Legal expenses,	150 47	
Miscellaneous expenses,	16,797 69	
Loss on sales or maturity of ledger assets,	1,165 00	
Total disbursements,		\$217,629 69
Balance December 31, 1898,		\$489,990 41

Invested in the following :

LEDGER ASSETS.

Loans secured by pledge of bonds, stocks or other collaterals,	\$15,000 00	
Book value of bonds, \$183,414.75 ; stocks, \$258,- 542.00,	441,956 75	
Cash in company's office,	1,725 74	
Cash deposited in bank,	24,226 26	
Agents' debit balances,	7,081 66	
Total net ledger assets as per balance,		\$489,990 41

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks,	2,836 16	
Interest accrued on collateral loans,	90 00	
Market value of bonds and stocks over book value,	117,454 25	
Gross premiums in course of collection,	\$19,732 05	
Deduct cost of collection, commission, etc.,	3,601 82	
Net amount of uncollected premiums,	16,130 23	
Premiums more than three months due,	\$251 00	
Gross assets,		\$626,501 05

LIABILITIES.

Losses adjusted and unpaid,	\$436 53	
Losses unadjusted and reported,	10,611 89	
Total,	\$11,048 42	
Deduct re-insurance thereon,	1,105 00	
Net amount of unpaid losses,		\$9,943 42
Unearned premiums on fire risks, one year or less,	\$69,137 91	
Unearned premiums on fire risks, more than one year,	64,298 76	
Total unearned premiums,		133,436 67
Salaries, rent, taxes and miscellaneous expenses due and accrued,		2,065 02
Return premiums,		1,907 05
Re-insurance premiums,		2,141 23
Total liabilities except capital,		\$149,493 39
Paid-up capital,		300,000 00
Surplus over capital,		177,007 66
Total,		\$626,501 05

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$28,264,442	\$315,877 41
Written or renewed in 1898,	23,983,707	257,512 17
Total,	\$52,248,149	\$573,389 58
Deduct risks expired and terminated,	23,054,741	249,955 95
In force at the end of the year,	\$29,193,408	\$323,433 63
Deduct amount re-insured,	6,809,093	75,944 17
Net amount in force,	\$22,384,315	\$247,489 46

General Interrogatories.

Losses incurred during the year,	\$95,119 29
Company's stock owned by the directors at par value,	51,300 00
Loaned to officers and directors,	15,000 00

Business in New Jersey in 1898.

Fire risks written,	\$306,146 00
Premiums received,	3,580 48
Losses paid,	377 54
Losses incurred,	382 54
Amount at risk,	444,706 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$151,611 81
Net premiums earned,	\$178,352 68
Interest, etc., earned,	45,536 21
Total premiums and interest earned,	\$223,888 89
Net losses incurred,	\$95,119 29
Expenses incurred,	85,373 75
Total losses and expenses incurred,	180,493 04
Net gain for the year,	\$43,395 85
Dividends incurred,	18,000 00
Increase in surplus for the year,	25,395 85
Surplus at end of year,	\$177,007 66
Ratio of net losses incurred to net premiums earned, 53.33 per cent.	
Ratio of expenses incurred to net premiums earned, 47.86 per cent.	

AMERICAN CENTRAL INSURANCE COMPANY.

ST. LOUIS, MO.

Incorporated February, 1853.

Commenced business February, 1853.

GEORGE T. CRAM, *President*.JOHN H. ADAMS, *Secretary*.

PAID-UP CAPITAL, \$600,000.

Balance of net ledger assets, December 31, 1897 (adjusted), . . \$1,540,279 85

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$956,906 73
Deduct re-insurance, &c.,	181,455 13
Net cash received for premiums,	\$775,451 60
Rents from company's property (including \$5,000 for company's use of own buildings),	16,043 58
Interest on bonds and dividends on stocks,	54,303 88
Interest from all other sources,	3,066 86
Total income,	848,865 92
Total,	\$2,389,145 77

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$505,115 23	
Deduct salvage and re-insurance, . . .	70,546 89	
Net amount paid for losses,		\$434,568 34
Cash paid stockholders for interest or dividends (amount declared during the year, \$60,000), .	60,000 00	
Commissions or brokerage to agents,	120,016 71	
Rents,	5,000 00	
Salaries, fees and all other charges of officers, \$19,-500 ; clerks, \$21,570.29 ; other employees, \$31,-403,	72,473 29	
Taxes, fees and licenses,	19,845 47	
Advertising, printing and stationery,	364 67	
Repairs and expenses on real estate,	8,150 79	
All other disbursements,	85,763 87	
Total disbursements,		\$806,183 14
Balance December 31, 1898,		\$1,582,962 63

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$500,000 00	
Mortgage loans on real estate, first liens,	60,653 45	
Loans secured by pledge of bonds, stocks or other collaterals,	42,500 00	
Book value of bonds, \$624,588.75 ; stocks, \$274,-252.00,	898,840 75	
Cash in company's office,	2,380 53	
Cash deposited in bank,	78,587 90	
Total net ledger assets as per balance,		\$1,582,962 63

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value,	165,809 25	
Gross premiums in course of collection,	\$113,163 94	
Deduct cost of collection, commission, etc.,	16,975 34	
Net amount of uncollected premiums,	96,193 60	
Gross assets,		\$1,844,965 48

LIABILITIES.

Losses adjusted and unpaid,	\$22,990 80	
Losses unadjusted and reported,	37,874 14	
Losses resisted,	21,428 51	
Total,	\$82,293 45	
Deduct re-insurance thereon,	4,583 68	
Net amount of unpaid losses,		\$77,709 77

Unearned premiums on fire risks, one year or less, .	\$289,611	47
Unearned premiums on fire risks, more than one year,	391,572	24
Total unearned premiums,	\$681,183	71
Total liabilities except capital,	\$758,893	48
Paid-up capital,	600,000	00
Surplus over capital,	486,072	00
Total,	\$1,844,965	48

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$110,606,414	\$1,345,955 22
Written or renewed in 1898,	82,258,567	988,434 12
Total,	\$192,864,981	\$2,334,389 34
Deduct risks expired and terminated,	79,651,411	988,602 82
In force at the end of the year,	\$113,213,570	\$1,345,786 52
Deduct amount re-insured,	1,910,913	23,743 10
Net amount in force,	\$111,302,657	\$1,322,043 42

General Interrogatories.

Losses incurred during the year (fire, \$429,452.20; tornado, \$1,306.04),	\$430,758 24
Company's stock owned by the directors at par value,	110,125 00
Loaned to officers and directors,	42,000 00

Amounts deposited for the exclusive protection of policyholders
in other States or Countries :

State or Country.	Value of Deposits.	Liabilities.
New Mexico,	\$10,000 00	\$2,599 35
Oregon,	56,500 00	4,454 86
	\$66,500 00	\$7,054 21

Business in New Jersey in 1898.

Fire risks written,	\$553,139 00
Premiums received,	6,643 73
Losses paid,	3,723 01
Losses incurred,	4,776 35
Amount at risk,	938,281 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$401,578 16
Net premiums earned,	\$767,156 70
Interest, etc., earned,	122,883 07

Total premiums and interest earned, \$890,039 77

Net losses incurred,	\$429,202 02	
Expenses incurred,	316,343 91	
Total losses and expenses incurred,	<u>\$745,545 93</u>	
Net gain for the year,	\$144,493 84	
Dividends incurred,	60,000 00	
Increase in surplus for the year,		<u>\$84,493 84</u>
Surplus at end of year,		<u>\$486,072 00</u>
Ratio of net losses incurred to net premiums earned, 55.95 per cent.		
Ratio of expenses incurred to net premiums earned, 41.23 per cent.		

AMERICAN FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April 30, 1857.

Commenced business May 1, 1857.

GEORGE S. A. YOUNG, *President*.WALTER S. ALLEY, *Secretary*.

PAID-UP CAPITAL, \$400,000.

Balance of net ledger assets, December 31, 1897, \$963,258 53

INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$833,025 25	
Deduct re-insurance, &c.,	243,043 74	
Net cash received for premiums,	<u>\$589,981 51</u>	
Interest on mortgage loans,	725 00	
Interest on collateral loans,	1,550 00	
Interest on bonds and dividends on stocks,	37,178 11	
Profits on sale or maturity of ledger assets,	17,001 39	
Profit and loss,	126 16	
Total income,		<u>646,562 17</u>
Total,		<u>\$1,609,820 70</u>

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$356,793 84	
Deduct salvage and re-insurance,	25,857 79	
Net amount paid for losses,	<u>\$330,936 05</u>	
Commissions or brokerage to agents,	128,722 69	
Rents,	9,221 71	

Salaries, fees and all other charges of officers, \$15,- 866.47; clerks, \$26,573.40; other employes, \$10,671.87,	\$53,111 74
Taxes on premiums, \$12,518.39; on other invest- ments, \$40.00,	12,558 39
Insurance department fees and agents' licenses, . .	3,526 99
Municipal licenses, \$2,748.33; tax on franchise, \$1,121.98,	3,870 31
Advertising, printing and stationery,	6,917 19
Legal expenses,	339 76
Furniture and fixtures,	37 82
Miscellaneous expenses,	23,588 70
Total disbursements,	<u>\$572,831 35</u>
Balance December 31, 1898,	\$1,036,989 35

Invested in the following :

LEDGER ASSETS.

Mortgage loans on real estate, first liens,	\$14,500 00
Loans secured by pledge of bonds, stocks or other collaterals,	35,000 00
Book value of bonds, \$652,345.50; stocks, \$257,649.75,	909,995 25
Cash in company's office,	841 86
Cash deposited in bank,	76,652 24
Total net ledger assets as per balance,	<u>\$1,036,989 35</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages,	83 42
Interest accrued on bonds and stocks,	4,170 83
Interest accrued on collateral loans,	329 00
Market value of bonds and stocks over book value,	63,716 75
Gross premiums in course of collection,	\$140,199 07
Deduct cost of collection, commission, &c.,	30,285 61
Net amount of uncollected premiums,	109,913 46
Due from other companies for re-insurance on losses paid, . . .	270 29
Premiums more than three months due,	\$2,780 31
Gross assets,	<u>\$1,215,473 10</u>

LIABILITIES.

Losses adjusted and unpaid,	\$25,380 27
Losses unadjusted and reported,	43,985 44
Losses resisted,	4,988 02
Total,	<u>\$74,353 73</u>
Deduct re-insurance thereon,	9,256 87
Net amount of unpaid losses,	<u>\$65,096 86</u>

Unearned premiums on fire risks, one year or less, . . .	\$234,735 63
Unearned premiums on fire risks, more than one year,	146,415 26
Total unearned premiums,	\$381,150 89
Re-insurance premiums,	496 96
Total liabilities except capital,	\$446,744 71
Paid-up capital,	400,000 00
Surplus over capital,	368,728 39
Total,	\$1,215,473 10

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$102,673,429	\$799,557 36
Written or renewed in 1898,	136,355,995	852,500 55
Total,	\$239,029,424	\$1,652,057 91
Deduct risks expired and terminated,	121,926,167	834,674 41
In force at the end of the year,	\$117,103,257	817,383 50
Deduct amount re-insured,	11,700,823	97,331 51
Net amount in force,	\$105,402,434	\$720,051 99

General Interrogatories.

Losses incurred during the year,		\$352,577 63
Company's stock owned by the directors at par value,		21,000 00
Amounts deposited for the exclusive protection of policyholders in other States or Countries:		
State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$28,375 00	\$8,284 10
Virginia,	20,400 00	3,360 34
	<u>\$48,775 00</u>	<u>\$11,644 44</u>

Business in New Jersey in 1898.

Fire risks written,	\$1,766,911 00
Premiums received,	18,132 57
Losses paid,	13,616 71
Losses incurred,	12,184 37
Amount at risk,	1,413,528 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$315,878 34
Net premiums earned,	\$571,969 51
Interest, etc., earned,	85,221 74
Total premiums and interest earned,	\$657,191 25

FIRE AND FIRE-MARINE

Net losses incurred,	\$352,577 63	
Expenses incurred,	251,763 57	
Total losses and expenses incurred,	<u>\$604,341 20</u>	
Net gain (increase in surplus) for the year,		\$52,850 05
Surplus at end of year,		<u>\$368,728 39</u>
Ratio of net losses incurred to net premiums earned, 61.64 per cent.		
Ratio of expenses incurred to net premiums earned, 44.02 per cent.		

AMERICAN FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated February 28, 1810. Commenced business March 12, 1810.

THOMAS H. MONTGOMERY, *President*. RICHARD MARIS, *Secretary*.

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets, December 31, 1897 (adjusted), . . \$2,667,264 59

INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$1,594,496 47	
Deduct re insurance, etc.,	374,820 91	
Net cash received for premiums,	<u>\$1,219,675 56</u>	
Deposit premiums received on perpetual risks,	16,731 68	
Rents from company's property (including \$6,000 for company's use of own buildings),	18,569 94	
Interest on mortgage loans,	61,574 85	
Interest on collateral loans,	3,164 90	
Interest on bonds and dividends on stocks,	41,381 13	
Interest from all other sources,	97 57	
Income from all other sources,	<u>2,665 04</u>	
Total income,		<u>1,363,860 67</u>
Total,		<u>\$4,031,125 26</u>

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$915,397 83	
Deduct salvage and re-insurance,	133,520 83	
Net amount paid for losses,	<u>\$781,877 00</u>	
Deposit premiums returned,	17,522 49	

Fire.	
Cash paid stockholders for interest or dividends (amount declared during the year, \$40,000), . .	\$40,000 00
Commissions or brokerage to agents,	244,028 46
Salaries and allowances to agents,	65,020 00
Rents (including \$6,000 for company's use of own buildings),	6,000 00
Salaries, fees and all other charges of officers, \$20,- 000; clerks, \$28,356,	48,356 00
Taxes on premiums, \$14,610.34; on real estate, \$7,- 121.24,	21,731 58
Insurance department fees and agents' licenses, . .	8,030 56
Municipal licenses, \$8,662.50; tax on franchise, \$1,- 931.25,	10,593 75
Advertising, printing and stationery,	24,160 20
Legal expenses,	700 00
Repairs and expenses on real estate,	15,376 66
Furniture and fixtures,	2,610 40
Miscellaneous expenses,	62,055 84
Loss on sales or maturity of ledger assets,	1,312 50
Reduction in book value of bonds,	849 40
Total disbursements,	<u>\$1,350,224 84</u>
Balance December 31, 1898,	<u>\$2,680,900 42</u>

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$389,189 23
Mortgage loans on real estate, first liens,	1,080,560 56
Loans secured by pledge of bonds, stocks or other collaterals,	67,700 00
Book value of bonds, \$796,004.31; stocks, \$16,- 415.50,	812,419 81
Cash in company's office,	8,684 24
Cash deposited in bank,	177,799 45
Agents' debit balances,	115,683 92
Interest and rents due,	7,543 21
Ground rents, secured,	21,320 00
Total net ledger assets as per balance,	<u>\$2,680,900 42</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages,	16,807 06
Interest accrued on collateral loans,	1,037 50
Rents accrued on company's property or lease,	375 00
Market value of bonds and stocks over book value,	11,607 69
Gross assets,	<u>\$2,710,727 67</u>

LIABILITIES.

Losses adjusted and unpaid,	\$47,895 96	
Losses unadjusted and reported,	100,999 24	
Losses resisted,	2,818 06	
Amount of unpaid losses,		\$151,713 26
Unearned premiums on fire risks, one year or less, .	\$475,469 47	
Unearned premiums on fire risks, more than one year, .	494,791 59	
Total unearned premiums,		970,261 06
Amount reclaimable on perpetual fire policies,		566,667 35
Commissions and brokerage on premiums paid,		17,352 58
Total liabilities except capital,		\$1,705,994 25
Paid-up capital,		500,000 00
Surplus over capital,		504,733 42
Total,		\$2,710,727 67

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$170,368,710	\$1,958,418 83
Written or renewed in 1898,	139,088,171	1,594,496 47
Total,	\$309,456,881	\$3,552,915 30
Deduct risks expired and terminated,	130,651,130	1,568,512 04
In force at the end of the year,	\$178,805,751	1,984,403 26
Deduct amount re-insured,	11,419,401	124,216 32
Net amount in force,	\$167,386,350	\$1,860,186 94
Perpetual risks in force (not included above),	23,251,168	619,666 83

General Interrogatories.

Losses incurred during the year,		\$813,448 66
Company's stock owned by the directors at par value,		23,100 00
Amounts deposited for the exclusive protection of policyholders in other States or Countries :		
State or Country.	Value of Deposits.	Liabilities.
Oregon,	\$57,500 00	\$10,379 14

Business in New Jersey in 1898.

Fire risks written,	\$5,156,527 00
Premiums received,	47,543 26
Losses paid,	27,717 81
Losses incurred,	29,388 92

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$542,301 63
Net premiums earned,	\$1,176,710 40
Interest, etc., earned,	124,365 25
Total premiums and interest earned,	\$1,301 075 65
Net losses incurred,	\$813,448 66
Expenses incurred,	485,195 20
Total losses and expenses incurred,	1,298,643 86
Net gain for the year,	\$2,431 79
Dividends incurred,	40,000 00
Increase in surplus for the year,	37,568 21
Surplus at end of year,	\$504,733 42
Ratio of net losses incurred to net premiums earned, 69.13 per cent.	
Ratio of expenses incurred to net premiums earned, 41.23 per cent.	

ARMENIA INSURANCE COMPANY.

PITTSBURG, PA.

Incorporated March 22d, 1872.

Commenced business May 15th, 1872.

ALBERT PITCAIRN, *President*.W. D. MCGILL, *Secretary*.

PAID-UP CAPITAL, \$250,000.

Balance of net ledger assets, December 31, 1897, \$382,618 02

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$221,315 48
Deduct re-insurance, etc.,	20,097 16
Net cash received for premiums,	\$201,218 32
Rents from company's property,	2,360 76
Interest on mortgage loans,	15,167 13
Interest on collateral loans,	1,916 60
Interest on bonds and dividends on stocks,	2,255 00
Total income,	\$222,917 81
Total,	\$605,535 83

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$134,873 94	
Deduct salvage and re-insurance,	6,527 27	
Net amount paid for losses,	\$128,346 67	
Cash paid stockholders for interest or dividends (amount declared during the year, \$10,000),	9,868 00	
Commissions or brokerage to agents,	54,877 49	
Rents,	1,900 00	
Salaries, fees and all other charges of officers, \$4,- 000; clerks, \$3,046.63,	7,046 63	
Taxes on premiums, \$906.86; on real estate, \$811.29; on other investments, \$2,516.11,	4,234 26	
General expenses,	11,342 12	
Total disbursements,		\$217,615 17
Balance December 31, 1898,		\$387,920 66

Invested in the following:

LEDGER ASSETS.

Book value of real estate unincumbered,	\$54,791 46
Mortgage loans on real estate, first liens,	256,830 00
Loans secured by pledge of bonds, stocks or other collaterals,	33,075 00
Book value of bonds, \$25,375; stocks, \$11,007.50,	36,382 50
Cash in company's office,	1,738 75
Cash deposited in bank,	5,359 36
Total,	\$388,177 07

Ledger Liabilities.

Agents' credit balances,	256 41
Total net ledger assets as per balance,	\$387,920 66

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	7,756 56
Interest accrued on bonds and stocks,	350 00
Interest due and accrued on collateral loans,	108 00
Rents due on company's property or lease,	514 00
Market value of real estate over book value,	1,415 71
Market value of bonds and stocks over book value,	2,905 50
Gross premiums in course of collection,	\$32,392 72
Deduct cost of collection, commission, etc,	5,398 78
Net amount of uncollected premiums,	26,993 94
Gross assets,	\$427,984 37

Items Not Admitted.

Loans on Company's stock,	\$5,000 00
Total admitted assets,	<u>\$422,964 37</u>

LIABILITIES.

Losses adjusted and unpaid,	\$8,158 60
Losses unadjusted and reported,	10,175 49
Total,	<u>\$18,334 09</u>
Unearned premiums on fire risks, one year or less,	\$56 067 17
Unearned premiums on fire risks, more than one year,	87,297 09
Total unearned premiums,	<u>143,364 26</u>
Dividends to stockholders unpaid,	1,103 00
Total liabilities except capital,	<u>\$162,801 35</u>
Paid-up capital,	250,000 00
Surplus over capital,	10,163 02
Total,	<u>\$422,964 37</u>

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$17,769,156	\$232,865 20
Written or renewed in 1898,	17,864,110	222,953 11
Total,	<u>\$35,633,266</u>	<u>\$455,818 31</u>
Deduct risks expired and terminated,	12,770,834	189,564 77
In force at the end of the year,	<u>\$22 862,432</u>	<u>\$266,253 54</u>
Deduct amount re-insured,	1,187,520	14,101 67
Net amount in force,	<u>\$21,674,914</u>	<u>\$252,151 87</u>

General Interrogatories.

Losses incurred during the year,	\$127,339 64
Company's stock owned by the directors at par value,	110,400 00
Loaned to officers and directors,	18,500 00
Loaned to stockholders, not officers,	3,000 00

Business in New Jersey in 1898.

Fire risks written,	\$295,000 00
Premiums received,	4,695 66
Losses paid,	3,345 19
Losses incurred,	4,120 00
Amount at risk,	<u>267,300 00</u>

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$14,293 19
Net premiums earned,	\$186,138 67
Interest, etc., earned,	24,265 01
Total premiums and interest earned, . . .	\$210,403 68
Net losses incurred,	\$125,339 64
Expenses incurred,	78,589 21
Total losses and expenses incurred, . . .	203,928 85
Net gain for the year,	\$6,474 83
Dividends incurred,	10,605 00
Decrease in surplus for the year,	4,130 17
Surplus at end of year,	\$10,163 02
Ratio of net losses incurred to net premiums earned, 67.33 per cent.	
Ratio of expenses incurred to net premiums earned, 42.22 per cent.	

ASSURANCE COMPANY OF AMERICA.

NEW YORK CITY.

Incorporated February 25, 1897.

Commenced business April 1, 1897.

ROBERT C. RATHBONE, *President*. R. BLEECKER RATHBONE, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897, \$632,714 87

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums,	\$381,728 18	\$13,352 88	
Deduct re-insurance, &c.,	224,481 34	6,717 92	
Net cash received for premiums,	\$157,246 84	\$6,634 96	\$163,881 80
Interest on bonds,			22,500 00
Interest from all other sources,			612 43
Total income,			186,994 23
Total,			\$819,709 10

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$215,476 31	\$24,909 63	
Deduct salvage and re-insurance,	80,668 17	4 36	
Net amount paid for losses, . .	\$134,808 14	\$24,905 27	\$159,713 41
Cash paid stockholders for interest or dividends (amount declared during the year, \$30,000),			30,000 00
Commissions or brokerage to agents,			62,534 43
Salaries, fees and all other charges of officers,			3,475 00
Taxes on premiums,			6,229 26
Insurance department fees and agents' licenses, .			450 54
Municipal licenses,			200 00
Legal expenses,			750 00
Map,			979 74
Miscellaneous expenses,			1,204 24
Loss on sales or maturity of ledger assets,			27 22
Total disbursements,			\$265,563 84
Balance December 31, 1898,			\$554,145 26

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$507,715 09
Cash deposited in bank,	46,405 82
Internal revenue stamps,	24 35
Total net ledger assets as per balance,	\$554,145 26

NON-LEDGER ASSETS.

Interest accrued on bonds,	\$4,208 33
Gross premiums in course of collection,	\$36,582 63
Deduct cost of collection, commission, etc.,	7,375 43
Net amount of uncollected premiums,	29,207 20
Gross assets,	\$587,560 79

Items Not Admitted.

Depreciation from book values of above net ledger assets, to bring same to market value, viz., bonds,	715 09
Total admitted assets,	\$586,845 70

LIABILITIES.

Losses adjusted and unpaid,	\$6,241 00
Losses unadjusted and reported,	25,539 00
Losses resisted,	250 00
Total,	\$32,030 00

Deduct re-insurance thereon,	\$1,304 00	
Net amount of unpaid losses,		\$30,726 00
Unearned premiums on fire risks, one year or less,	\$86,231 45	
Unearned premiums on fire risks, more than one year,	29,842 53	
Unearned premiums on inland navigation risks,	3,152 88	
Total unearned premiums,		119,226 86
Return premiums,		1,905 53
Re-insurance premiums,		10,092 32
Total liabilities except capital,		\$161,950 71
Paid-up capital,		200,000 00
Surplus over capital,		224,894 99
Total,		\$586,845 70

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$36,443,042	\$348,860 11
Written or renewed in 1898,	38,889,597	344,312 12
Total,	\$75,332,639	\$693,172 23
Deduct risks expired and terminated,	50,884,635	441,383 38
In force at the end of the year,	\$24,448,004	\$251,788 85
Deduct amount re-insured,	2,792,895	35,907 18
Net amount in force,	\$21,655,109	\$215,881 67

	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$745,710	\$26,077 94
Written or renewed in 1898,	327,117	13,352 88
Total,	\$1,072,827	\$39,430 82
Deduct risks expired and terminated,	923,791	33,125 06
In force at the end of the year,	\$149,036	\$6,305 76

General Interrogatories.

Losses incurred during the year (fire, \$141,024.14 ; marine and inland, \$21,804.27),	\$162,828 41
Company's stock owned by the directors at par value,	81 800 00

Business in New Jersey in 1898.

Fire risks written,	\$1,211,020 00
Premiums received,	13,397 65
Losses paid,	3,104 41
Losses incurred,	3,354 41

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$257,375 57
Net premiums earned,	\$207,964 69
Interest, etc., earned,	22,081 41
Total premiums and interest earned,	\$230,046 10
Net losses incurred,	\$162,828 41
Expenses incurred,	69,698 27
Total losses and expenses incurred,	232,526 68
Net loss for the year,	\$2,480 58
Dividends incurred,	30,000 00
Decrease in surplus for the year,	32,480 58
Surplus at end of year,	\$224,894 99
Ratio of net losses incurred to net premiums earned, 78.29 per cent.	
Ratio of expenses incurred to net premiums earned, 33.51 per cent.	

BOSTON INSURANCE COMPANY.

BOSTON, MASS.

Incorporated December 23, 1873.

Commenced business January 20, 1874.

RANSOM B. FULLER, *President*.THOMAS H. LORD, *Secretary*.

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1897, \$2,714,122 19

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums,	\$429,282 10	\$869,380 29	
Deduct re-insurance, etc.,	134,644 72	132,355 73	
Net cash received for premiums,	\$294,637 38	\$737,024 56	\$1,031,661 94
Rents from company's property,			1,801 41
Interest on mortgage loans,			42,473 80
Interest on collateral loans,			2,159 99
Interest on bonds and dividends on stocks,			59,016 21
Interest from all other sources,			7,660 68
Increase in book value of bonds and stocks,			136,757 38
Profit and loss,			7,997 15
Total income,			1,289,528 56
Total,			\$4,003,650 75

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$183,977 04	\$597,334 51	
Deduct salvage and re-insurance,	30,728 20	78,092 41	
Net amount paid for losses, . .	\$153,248 82	\$519,242 10	\$672,490 92
Cash paid stockholders for interest or dividends (amount declared during the year, \$100,000),			100,000 00
Commissions or brokerage to agents,			102,586 79
Salaries and allowances to agents,			13,929 01
Rents,			11,909 40
Salaries, fees and all other charges of officers, \$58,458.14; clerks, \$44,617.07; other employes, \$4,792.12,			107,867 33
Taxes on premiums, \$9,949.19; on real estate, \$318.19; on other investments, \$2,366.24, . .			12,633 62
Insurance department fees and agents' licenses, .			3,961 35
Municipal licenses, \$842.28; tax on franchise, \$8,953.53,			9,800 81
Advertising, printing and stationery,			10,514 36
Legal expenses,			1,575 13
Repairs and expenses on real estate,			966 98
Furniture and fixtures,			1,882 63
Miscellaneous,			22,081 74
Profit and loss,			1,449 30
Total disbursements,			\$1,073,649 37
Balance December 31, 1898,			\$2,930,001 38

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$21,200 00
Mortgage loans on real estate, first liens,	975,550 00
Loans secured by pledge of bonds, stocks or other collaterals,	15,000 00
Book value of bonds, \$481,157.50; stocks, \$1,038,-991.13,	1,520,148 63
Cash in company's office,	15,674 16
Cash deposited in bank,	251,205 60
Bills receivable,	131,222 99
Total net ledger assets as per balance,	\$2,930,001 38

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	4,532 69
Interest accrued on bonds and stocks,	3,439 16
Interest accrued on other assets,	7 71

Gross premiums in course of collection,	\$150,178 40	
Deduct cost of collection, commission, etc.,	17,513 15	
Net amount of uncollected premiums,		\$132,665 25
Premiums more than three months due,	\$4,979 65	
Gross assets,		\$3,070,646 19

Items Not Admitted.

Agents' debit balances, unsecured,	\$52,438 58	
Bills receivable, past due,	10,030 10	
		62,468 68
Total admitted assets,		\$3,008,177 51

LIABILITIES.

Losses adjusted and unpaid,	\$8,341 00	
Losses unadjusted and reported,	231,306 00	
Losses resisted,	1,200 00	
Total,	\$240,847 00	
Deduct re-insurance thereon,	4,206 00	
Net amount of unpaid losses,		\$236,641 00
Unearned premiums on fire risks, one year or less,	\$109,004 82	
Unearned premiums on fire risks, more than one year,	95,396 14	
Unearned premiums on marine risks,	201,480 70	
Total unearned premiums,		405,881 66
Total liabilities except capital,		\$642,522 66
Paid-up capital,		1,000,000 00
Surplus over capital,		1,365,654 85
Total,		\$3,008,177 51

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$29,258,510	\$297,219 60
Written or renewed in 1898,	49,024,468	434,084 93
Total,	\$78,282,978	\$731,304 53
Deduct risks expired and terminated,	36,160,614	323,362 47
In force at the end of the year,	\$42,122,364	\$407,942 06
Deduct amount re-insured,	5,885,682	55,833 42
Net amount in force,	\$36,236,682	\$352,108 64

FIRE AND FIRE-MARINE

	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$6,989,084	\$457,270 25
Written or renewed in 1898,	101,247,893	862,921 77
Total,	\$108,236,977	\$1,320,192 02
Deduct risks expired and terminated,	102,355,534	932,706 77
In force at the end of the year,	\$5,881,443	\$387,485 25
Deduct amount re-insured,	798,915	39,833 01
Net amount in force,	\$5,082,528	\$347,652 24

General Interrogatories.

Losses incurred during the year (fire, \$183,097.02 ; marine and inland, \$678,830.51),	\$861,927 53
Company's stock owned by the directors at par value,	112,300 00
Loaned to officers and directors,	9,000 00
Loaned to stockholders, not officers,	107,000 00

Business in New Jersey in 1898.

Fire risks written,	\$1,901,666 00
Premiums received,	15,535 10
Losses paid,	7,235 90
Losses incurred,	11,849 25

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$1,287,247 06
Net premiums earned,	\$1,034,493 91
Interest, etc., earned,	198,096 13
Total premiums and interest earned,	\$1,232,590 04
Net losses incurred,	\$753,106 92
Expenses incurred,	301,075 33
Total losses and expenses incurred,	1,054,182 25
Net gain for the year,	\$178,407 79
Dividends incurred,	100,000 00
Increase in surplus for the year,	78,407 79
Surplus at end of year,	\$1,365,654 85
Ratio of net losses incurred to net premiums earned, 72.79 per cent.	
Ratio of expenses incurred to net premiums earned, 29.10 per cent.	

BRITISH AMERICAN INSURANCE COMPANY OF NEW YORK.

NEW YORK CITY.

Incorporated February, 1898.

Commenced business February 10, 1898.

SILAS P. WOOD, *President*.JOSEPH M. BIGGERT, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Net ledger assets February 10, 1898 (capital stock and surplus), . . \$300,000 00

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$162,184 33	
Deduct re-insurance, &c.,	61,828 10	
Net cash received for premiums,	\$100,356 23	
Interest from all sources,	8,117 29	
Total income,		108,473 52
Total,		\$408,473 52

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$36,628 04	
Deduct salvage and re-insurance,	2,867 78	
Net amount paid for losses,	\$33,760 26	
Commissions or brokerage to agents,	35,487 55	
Salaries and allowances to agents,	1,407 54	
Rents,	1,783 84	
Salaries, fees and all other charges of officers, \$1,000.00; clerks, \$9,317.18; other employes, \$1,097.07,	11,414 25	
Taxes on premiums,	1,832 55	
Insurance department fees and agents' licenses,	616 30	
Internal revenue taxes,	156 94	
Advertising, printing and stationery,	3,416 92	
Legal expenses,	450 00	
Furniture and fixtures,	771 66	
Miscellaneous,	3,917 21	
Total disbursements,		95,015 02
Balance December 31, 1898,		\$313,458 50

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$304,664 78
Cash deposited in bank,	20,413 83
Total,	<u>\$325,078 61</u>

Ledger Liabilities.

Agents' credit balances,	11,620 11
Total net ledger assets as per balance,	<u>\$313,458 50</u>

NON-LEDGER ASSETS.

Market value of bonds over book value,	6,880 22
Premiums in course of collection,	43,808 90
Due from other companies for re-insurance on losses paid,	2,865 36
Premiums more than three months due,	\$793 53
Gross assets,	<u>\$367,012 98</u>

LIABILITIES.

Losses unadjusted and reported,	\$27,639 09
Deduct re-insurance thereon,	4,507 36
Net amount of unpaid losses,	<u>\$23,131 73</u>
Unearned premiums on fire risks, one year or less,	\$49,337 74
Unearned premiums on fire risks, more than one year,	23,264 00
Total unearned premiums,	<u>72,601 74</u>
Total liabilities except capital,	<u>\$95,733 47</u>
Paid-up capital,	200,000 00
Surplus over capital,	71,279 51
Total,	<u>\$367,012 98</u>

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
Written or renewed in 1898,	\$32,707,183	\$205,993 23
Deduct risks expired and terminated,	6,850,990	42,011 97
In force at the end of the year,	<u>\$25,856,193</u>	<u>\$163,981 26</u>
Deduct amount re-insured,	4,884,296	34,798 82
Net amount in force,	<u>\$20,971,897</u>	<u>\$129,182 44</u>

General Interrogatories.

Losses incurred during the year,	\$54,032 24
Company's stock owned by the directors at par value,	173,000 00

Business in New Jersey in 1898.

Fire risks written,	\$782,551 00
Premiums received,	4,734 62
Amount at risk,	782,551 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$100,000 00
Net premiums earned,	\$71,563 39
Interest, etc., earned,	14,997 51
Total premiums and interest earned,	\$86,560 90
Net losses incurred,	\$54,026 63
Expenses incurred,	61,254 76
Total losses and expenses incurred,	115,281 39
Net loss (decrease in surplus) for the year,	28,720 49
Surplus at end of year,	\$71,279 51
Ratio of net losses incurred to net premiums earned, 75.49 per cent.	
Ratio of expenses incurred to net premiums earned, 85.59 per cent.	

BUCKS COUNTY CONTRIBUTIONSHIP INSURANCE COMPANY.

MORRISVILLE, PA.

Incorporated 1811.

Commenced business 1809.

JOHN WILDMAN, *President.*WILLIAM BALDERSTON, *Secretary.*

Balance of net ledger assets, December 31, 1897,	\$340,976 98
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INCOME DURING THE YEAR.

Cash received for fire premiums,	\$1,792 62
Rents from company's property,	85 00
Interest and dividends from all sources,	16,151 50
Total income,	18,029 12
Total,	\$359,006 10

DISBURSEMENTS DURING THE YEAR.

Gross amount paid for fire losses,	\$2,049 99
Deposit premiums returned,	1,098 63
Cash distributions to members,	4,526 13
Salaries, fees and all other charges of officers, clerks and other employes,	1,688 65

State and other taxes,	\$1,170 71	
Repairs and expenses on real estate,	152 54	
Profit and loss,	466 84	
Total disbursements,		\$11,153 49
Balance December 31, 1898,		\$347,852 61
Invested in the following :		

LEDGER ASSETS.

Book value of real estate unincumbered,	\$5,348 26	
Mortgage loans on real estate, first liens,	273,941 00	
Book value of bonds, \$11,160.00; stocks, \$45,- 150.00,	56,310 00	
Cash deposited in bank,	4,953 35	
Bills receivable,	7,300 00	
Total net ledger assets as per balance,		\$347,852 61

NON-LEDGER ASSETS.

Interest due and accrued,	4,097 50	
Market value of bonds and stocks over book value,	19,645 80	
Gross assets,		\$371,595 91

LIABILITIES.

Premiums or deposit money of members,	\$69,138 78
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MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$2,436,657	\$68,786 86
Written or renewed in 1898,	255,310	7,574 32
Total,	\$2,691,967	\$76,361 18
Deduct risks expired and terminated,	241,610	7,222 40
In force at the end of the year,	\$2,450,357	\$69,138 78

General Interrogatories.

Losses incurred during the year,	\$2,049 99
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Business in New Jersey in 1898.

Fire risks written,	\$149,445 00
Premiums received,	560 10
Losses paid,	149 99
Losses incurred,	149 99

BUFFALO COMMERCIAL INSURANCE COMPANY.

BUFFALO, N. Y.

Incorporated April 15, 1896.

Commenced business April 16, 1896.

JOHN G. WICKSER, *President*.GEORGE H. HOFHEINS *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897,	\$303,277 81
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INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$114,669 23	
Deduct re-insurance, &c.,	22,619 04	
Net cash received for premiums,		\$92,050 19
Interest on mortgage loans,		6,543 43
Interest on bonds,		5,706 33
Total income,		104,299 95
Total,		\$407,577 76

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$68,939 61	
Deduct salvage and re-insurance,	1,177 76	
Net amount paid for losses,		\$67,761 85
Cash paid stockholders for interest or dividends (amount declared during the year, \$6,000),		6,000 00
Commissions or brokerage to agents,		20,556 46
Rents,		450 00
Salaries, fees and all other charges of officers, \$3,600.00; clerks, \$1,960.00; other employees, \$534.43,		6,094 43
Taxes on premiums, \$1,955.26; on other invest- ments, \$1,052.94,		3,008 20
Insurance department fees and agents' licenses,		818 74
Municipal licenses, \$250.00; tax on franchise, \$146.19,		396 19
Advertising, printing and stationery,		763 00
Legal expenses,		15 00
Furniture and fixtures,		272 75
Miscellaneous,		3,701 74
Total disbursements,		\$109,838 36
Balance December 31, 1898,		\$297,739 40

Invested in the following :

LEDGER ASSETS.

Mortgage loans on real estate, first liens,	\$111,150 00	
Book value of bonds,	159,230 00	
Cash in company's office,	735 34	
Cash deposited in bank,	26,444 12	
Bills receivable,	179 94	
	<hr/>	
Total net ledger assets as per balance,		\$297,739 40

NON-LEDGER ASSETS.

Interest due on mortgages,		\$1,185 00
Interest accrued on bonds,		145 83
Gross premiums in course of collection,	\$11,363 00	
Deduct cost of collection, commission, etc.,	2,272 60	
	<hr/>	
Net amount of uncollected premiums,		9,090 40
		<hr/>
Gross assets,		\$308,160 63

LIABILITIES.

Losses adjusted and unpaid,	\$776 26	
Losses unadjusted and reported,	5,106 00	
	<hr/>	
Amount of unpaid losses,		\$5,882 26
Unearned premiums on fire risks, one year or less,	\$36,626 30	
Unearned premiums on fire risks, more than one year,	24,329 30	
	<hr/>	
Total unearned premiums,		60,955 60
		<hr/>
Total liabilities except capital,		\$66,837 86
Paid-up capital,		200,000 00
Surplus over capital,		41,322 77
		<hr/>
Total,		\$308,160 63

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$9,771,814	\$106,408 39
Written or renewed in 1898,	11,329,634	115,541 05
	<hr/>	
Total,	\$21,101,448	\$221,949 44
Deduct risks expired and terminated,	9,186,852	101,663 17
	<hr/>	
In force at the end of the year,	\$11,914,596	\$120,286 27
Deduct amount re-insured,	548,157	4,814 11
	<hr/>	
Net amount in force,	\$11,366,439	\$115,472 16

General Interrogatories.

Losses incurred during the year,	\$66,168 24
Company's stock owned by the directors at par value,	49,000 00
Loaned to officers and directors,	9,000 00
Loaned to stockholders, not officers,	6,500 00

Business in New Jersey in 1898.

Fire risks written,	\$201,744 00
Premiums received,	1,637 43
Losses paid,	1,107 21
Losses incurred,	2,537 21
Amount at risk,	247,608 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$49,110 96
Net premiums earned,	\$89,138 19
Interest, etc., earned,	12,135 76

Total premiums and interest earned,	\$101,273 95
Net losses incurred,	\$66,820 28
Expenses incurred,	36,241 86

Total losses and expenses incurred, 103,062 14

Net loss for the year,	\$1,788 19
Dividends incurred,	6,000 00

Decrease in surplus for the year, 7,788 19

Surplus at end of year,	\$41,322 77
Ratio of net losses incurred to net premiums earned, 74.95 per cent.	
Ratio of expenses incurred to net premiums earned, 40 65 per cent.	

BUFFALO GERMAN INSURANCE COMPANY.

BUFFALO, N. Y.

Incorporated February 15, 1867. Commenced business February 16, 1867.

OLIVER J. EGGERT, *President*. CHARLES A. GEORGER, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897, \$1,873,030 71

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$380,960 79	
Deduct re-insurance, &c.,	66,752 56	
Net cash received for premiums,		\$314,208 23
Rents from company's property (including \$2,000, for company's use of own buildings),	20,078 53	
Interest on mortgage loans,	27,916 04	
Interest on collateral loans,	4,530 20	
Interest on bonds and dividends on stocks,	27,501 74	
Interest from all other sources,	3,833 10	
Income from all other sources,	1,772 76	
Total income,		\$399,340 60
Total,		\$2,272,371 31

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$169,611 30	
Deduct salvage and re-insurance,	13,226 91	
Net amount paid for losses,		\$156,384 39
Cash paid stockholders for interest or dividends (amount declared during the year, \$60,000),	60,000 00	
Commissions or brokerage to agents,	68,945 99	
Rents,	2,000 00	
Salaries, fees and all other charges of officers, \$11,- 941.65; clerks, \$16,529.19,	28,470 84	
Taxes on premiums, \$6,099.11; on real estate, \$7,- 520.43; for other taxes, \$6,526.07,	20,145 61	
Insurance department fees and agents' licenses,	1,127 38	
Municipal licenses,	538 69	
Advertising, printing and stationery,	2,587 98	
Legal expenses,	704 23	
Repairs and expenses on real estate,	7,468 81	
Furniture and fixtures,	294 00	
Miscellaneous,	15,161 48	
Profit and loss,	11,639 03	
Total disbursements,		\$375,468 43
Balance December 31, 1898,		\$1,896,902 88

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$325,980 01
Mortgage loans on real estate, first liens,	486,185 00
Loans secured by pledge of bonds, stocks or other collaterals,	78,900 00

Book value of bonds, \$893,680.86 ; stocks, \$45,000.00,	\$938,680 86
Cash in company's office,	2,405 74
Cash deposited in bank,	62,800 33
Bills receivable,	1,950 94

Total net ledger assets as per balance, \$1,896,902 88

NON-LEDGER ASSETS.

Interest due on mortgages,	\$4,793 84
Interest accrued on bonds and stocks,	5,394 50
Rents due on company's property or lease,	1,666 67
Gross premiums in course of collection,	\$41,801 81
Deduct cost of collection, commission, etc.,	8,0 8 85

Net amount of uncollected premiums, 33,722 96

Gross assets, \$1,942,480 85

LIABILITIES.

Losses adjusted and unpaid,	\$1,899 02
Losses unadjusted and reported,	12,368 08
Losses resisted,	3,109 68

Amount of unpaid losses, \$17,376 78

Unearned premiums on fire risks, one year or less, \$99,025 06

Unearned premiums on fire risks, more than one
year, 186,527 70

Total unearned premiums, \$285,552 76

Total liabilities except capital, \$302,929 54

Paid-up capital, 200,000 00

Surplus over capital, 1,439,551 31

Total, \$1,942,480 85

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$61,896,111	\$649,117 83
Written or renewed in 1898,	38,639,592	377,562 36
Total,	\$100,535,703	\$1,026,680 19
Deduct risks expired and terminated,	40,206,563	430,460 83
In force at the end of the year,	\$60,329,140	\$596,219 36
Deduct amount re-insured,	2,250,728	19,331 04
Net amount in force,	\$58,078,412	\$576,888 32

General Interrogatories.

Losses incurred during the year,	\$155,229 79
Company's stock owned by the directors at par value,	46,300 00
Loaned to officers and directors,	107,000 00
Loaned to stockholders, not officers,	13,000 00

Business in New Jersey in 1898.

Fire risks written,	\$564,138 00
Premiums received,	4,449 27
Losses paid,	1,242 04
Losses incurred,	2,663 04
Amount at risk,	758,860 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$1,385,621 65
Net premiums earned,	\$337,000 73
Interest, etc., earned,	58,296 09
Total premiums and interest earned,	\$395,296 82
Net losses incurred,	\$151,299 65
Expenses incurred,	130,067 51
Total losses and expenses incurred,	\$281,367 16
Net gain for the year,	\$113,929 66
Dividends incurred,	60,000 00
Increase in surplus for the year,	\$53,929 66
Surplus at end of year,	\$1,439,551 31
Ratio of net losses incurred to net premiums earned, 44.87 per cent.	
Ratio of expenses incurred to net premiums earned, 35 62 per cent.	

CALEDONIAN-AMERICAN INSURANCE COMPANY.

NEW YORK CITY.

Incorporated December 24, 1897. Commenced business March 24, 1898.

CHARLES H. POST, *President*.

N. A. MCNEIL, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Net ledger assets, March 24, 1898 (capital and surplus), \$300,000 00

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$82,702 78	
Deduct re insurance, etc.,	22,848 19	
Net cash received for premiums,	\$59,854 59	
Interest on bonds and dividends on stocks,	5,828 13	
Profits on sale or maturity of ledger assets,	462 64	
Total income,		66,145 36
Total,		\$366,145 36

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$15,035 04	
Deduct salvage and re-insurance, . . .	3,986 30	
Net amount paid for losses,		\$11,048 74
Commissions or brokerage to agents,		14,028 00
Rents,		35 00
Salaries, fees and all other charges of officers, \$1,- 250.00; other employes, \$247.75,		1,497 75
Taxes on premiums,		235 58
Insurance department fees and agents' licenses, . .		1,160 95
Municipal licenses,		50 00
Advertising, printing and stationery,		3,544 94
Legal expenses,		514 00
Furniture and fixtures,		85 00
Miscellaneous,		1,088 59
Total disbursements,		\$33,288 55
Balance December 31, 1898,		\$332,856 81

Invested in the following :

LEDGER ASSETS.

Book value of bonds, \$254,342.84; stocks, \$74,602.75,	\$328,945 59
Cash deposited in bank,	5,598 88
Re-insurance on losses paid,	170 15
Total,	\$334,714 62

Ledger Liabilities.

Re-insurance,	1,857 81
Total net ledger assets as per balance,	\$332,856 81

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks,	\$2,468 75
Market value of bonds and stocks over book value,	5,554 41
Gross premiums in course of collection,	\$16,630 21
Deduct cost of collection, commission, etc.,	3,881 48
Net amount of uncollected premiums,	12,748 73
Premiums more than three months due,	\$120 97
Gross assets,	\$353,628 70

LIABILITIES.

Losses adjusted and unpaid,	\$16,476 60
Losses unadjusted and reported,	3,157 89
Total,	\$19,634 49
Deduct re-insurance thereon,	6,302 74
Net amount of unpaid losses,	\$13,331 75

FIRE AND FIRE-MARINE

Unearned premiums on fire risks, one year or less, .	\$28,209 12	
Unearned premiums on fire risks, more than one year,	12,786 90	
Total unearned premiums,		\$40,996 02
Total liabilities except capital,		\$54,327 77
Paid-up capital,		200,000 00
Surplus over capital,		99,300 93
Total,		\$353,628 70

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
Written or renewed in 1898,	\$11,754,680	\$99,453 96
Deduct risks expired and terminated,	2,175,353	16,875 72
In force at the end of the year,	\$9,579,327	\$82,578 24
Deduct amount re-insured,	1,004,894	11,056 19
Net amount in force,	\$8,574,433	\$71,522 05

General Interrogatories.

Losses incurred during the year,	\$24,380 49
Company's stock owned by the directors at par value,	4,500 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$100,000 00
Net premiums earned,	\$35,609 75
Interest, etc., earned,	14,229 25
Total premiums and interest earned,	\$49,839 00
Net losses incurred,	\$24,380 49
Expenses incurred,	26,157 58
Total losses and expenses incurred,	50,538 07
Net loss (decrease in surplus) for the year,	699 07
Surplus at end of year,	\$99,300 93
Ratio of net losses incurred to net premiums earned, 68.48 per cent.	
Ratio of expenses incurred to net premiums earned, 73.47 per cent.	

CAPITAL FIRE INSURANCE COMPANY.

CONCORD, N. H.

Incorporated March 10, 1886.

Commenced business March 19, 1886.

LYMAN JACKMAN, *President.*CHARLES L. JACKMAN, *Secretary.*

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897, \$389,168 29

INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$301,814 93	
Deduct re-insurance, etc.,	119,683 24	
Net cash received for premiums,		\$182,131 69
Rents from company's property,		5,315 84
Interest on mortgage loans,		5,613 90
Interest on bonds and dividends on stocks,		7,783 96
Profits on sale or maturity of ledger assets,		693 25
Profit and loss,		152 55
Total income,		\$201,691 19
Total,		\$590,859 48

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$179,423 40	
Deduct salvage and re-insurance,	46,133 86	
Net amount paid for losses,		\$133,289 54
Cash paid stockholders for interest or dividends (amount declared during the year, \$8,000),		8,000 00
Commissions or brokerage to agents,		43,836 95
Rents,		392 26
Salaries, fees and all other charges of officers, \$2,725; clerks, \$2,717.67; other employes, \$4,625.02,		10,067 69
Taxes on premiums, \$5,438; on real estate, \$1,025.54,		6,463 54
Insurance department fees and agents' licenses,		902 25
Advertising, printing and stationery,		1,168 53
Legal expenses,		277 36
Repairs and expenses on real estate,		1,742 32
Furniture and fixtures,		93 85
Miscellaneous,		3,790 75
Total disbursements,		210,025 04
Balance December 31, 1898,		\$380,834 44

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$93,397 70
Mortgage loans on real estate, first liens,	108,661 33
Book value of bonds, \$141,545.00; stocks, \$27,- 034.18,	168,579 18
Cash in company's office,	3,306 46
Cash deposited in bank,	19,889 77
Total,	\$393,834 44

Ledger Liabilities.

Borrowed money,	\$13,000 00	
Total net ledger assets as per balance,		\$380,834 44

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,		\$2,078 73
Interest accrued on bonds and stocks,		948 75
Interest accrued on other assets,		176 46
Rents due and accrued on company's property or lease,		413 33
Market value of real estate over book value,		10,289 33
Market value of bonds and stocks over book value,		5,131 32
Gross premiums in course of collection,	\$46,925 19	
Deduct cost of collection, commission, etc.,	9,649 84	
Net amount of uncollected premiums,		37,275 35
Premiums more than three months' due,	\$1,144 99	
Gross assets,		\$437,147 71

LIABILITIES.

Losses adjusted and unpaid,	\$9,482 81	
Losses unadjusted and reported,	14,665 10	
Losses resisted,	10,195 49	
Total,	\$34,343 40	
Deduct re-insurance thereon,	7,648 54	
Net amount of unpaid losses,		\$26,694 86
Unearned premiums on fire risks, one year or less,	\$71,159 35	
Unearned premiums on fire risks, more than one year,	65,738 86	
Total unearned premiums,		136,898 21
Salaries, rent, taxes and miscellaneous expenses due and accrued,		5,383 65
Return premiums,		5,806 80
Re-insurance premiums,		882 55
Total liabilities except capital,		\$175,666 07
Paid-up capital,		200,000 00
Surplus over capital,		61,481 64
Total,		\$437,147 71

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks	Premiums.
In force December 31, 1897,	\$19,021,918	\$269,908-90
Written or renewed in 1898,	25,491,143	317,674 66
Total,	\$44,513,061	\$587,583 56
Deduct risks expired and terminated,	18,418,340	258,846 67
In force at the end of the year,	\$26,094,721	\$328,736 89
Deduct amount re-insured,	5,547,381	72,648 76
Net amount in force,	\$20,547,340	\$256,088 13

General Interrogatories.

Losses incurred during the year,	\$142,122 55
Company's stock owned by the directors at par value,	47,000 00

Business in New Jersey in 1898.

Fire risks written,	\$178,228 00
Premiums received,	2,670 88
Losses paid,	82 25
Losses incurred,	582 25

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$60,533 02
Net premiums earned,	\$201,820 55
Interest, etc., earned,	20,908 77
Total premiums and interest earned,	\$222,729 32
Net losses incurred,	\$140,632 93
Expenses incurred,	73,147 77
Total losses and expenses incurred,	213,780 70
Net gain for the year,	\$8,948 62
Dividends incurred,	8,000 00
Increase in surplus for the year,	948 62
Surplus at end of year,	\$61,481 64
Ratio of net losses incurred to net premiums earned, 70.42 per cent.	
Ratio of expenses incurred to net premiums earned, 36.24 per cent.	

CITIZENS' INSURANCE COMPANY.**NEW YORK CITY.**

Incorporated April, 1836. Commenced business April, 1837.

EDWARD A. WALTON, *President.* FRANK M. PARKER, *Secretary.*

PAID-UP CAPITAL, \$300,000.

Balance of net ledger assets, December 31, 1897,	\$480,486 38
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INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$601,649 48
Deduct re-insurance, etc.,	129,175 58
Net cash received for premiums,	\$472,473 90
Rents from company's property (including \$1,200 for company's use of own buildings),	6,627 62

Interest on mortgage loans,	\$1,248 00
Interest on collateral loans,	1,409 82
Interest on bonds and dividends on stocks,	16,928 50
Interest from all other sources,	34 76
Income from all other sources,	155 73
Total income,	<u>\$498,878 33</u>
Total,	<u>\$979,364 71</u>

DISBURSEMENTS DURING THE YEAR.

	Fire.
Gross amount paid for losses,	\$268,604 08
Deduct salvage and re-insurance,	16,349 35
Net amount paid for losses,	<u>\$252,254 73</u>
Cash paid stockholders for interest or dividends (amount declared during the year, \$24,000),	23,856 90
Scrip redeemed in cash and interest paid on scrip,	1,686 20
Commissions or brokerage to agents,	118,712 27
Rents, (including \$1,200 for company's use of own buildings),	8,300 00
Salaries, fees and all other charges of officers, \$19,500; clerks, \$41,980.15; other employes, \$900,	62,380 15
Taxes on premiums, \$8,469.04; on real estate, \$122,	8,591 04
Miscellaneous,	21,457 35
Total disbursements,	<u>\$497,238 64</u>
Balance December 31, 1898,	<u>\$482,126 07</u>

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$58,517 46
Mortgage loans on real estate, first liens,	20,300 00
Loans secured by pledge of bonds, stocks or other collaterals,	40,000 00
Book value of bonds, \$178,412.50; stocks, \$133,- 574.98,	311,987 48
Cash in company's office,	8,933 95
Cash deposited in bank,	42,206 50
Bills receivable,	180 68
Total net ledger assets as per balance,	<u>\$482,126 07</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages,	\$101 50
Interest accrued on bonds and stocks,	5,350 00
Interest accrued on collateral loans,	25 85
Rents due on company's property or lease,	1,398 21
Market value of real estate over book value,	31,482 54
Market value of bonds and stocks over book value,	114,662 52

Gross premiums in course of collection,	\$118,448 47	
Deduct cost of collection, commission, etc.,	16,266 00	
Net amount of uncollected premiums,		\$102,182 47
Due from Phenix Insurance Company,		4,125 69
Gross assets,		\$741,454 85

LIABILITIES.

Losses adjusted and unpaid,	\$11,462 13	
Losses unadjusted and reported,	15,818 76	
Losses resisted,	744 00	
Total,	\$28,024 89	
Deduct re-insurance thereon,	2,832 29	
Net amount of unpaid losses,		\$25,192 60
Unearned premiums on fire risks, one year or less, .	\$146,412 44	
Unearned premiums on fire risks, more than one year,	146,420 07	
	\$292,832 51	
Less re-insurance,	22,684 21	
Total unearned premiums,		\$270,148 30
Dividends to stockholders unpaid,		472 10
Salaries, rent, taxes and miscellaneous expenses due and accrued,		700 00
Return premiums,		750 00
Re-insurance premiums,		1,680 40
Total liabilities except capital,		\$298,943 40
Paid-up capital,		300,000 00
Surplus over capital,		142,511 45
Total,		\$741,454 85

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$67,830,839	\$550,086 67
Written or renewed in 1898,	77,298,242	611,159 89
Total,	\$145,129,081	\$1,161,246 56
Deduct risks expired and terminated,	73,523,797	596,189 97
In force at the end of the year,	\$71,605,284	\$565,056 59
Deduct amount re-insured,	6,256,822	45,368 42
Net amount in force,	\$65,348,462	\$519,688 17

General Interrogatories.

Losses incurred during the year,	\$250,562 84
Company's stock owned by the directors at par value,	126,780 00
Loaned to stockholders, not officers,	10,000 00

Business in New Jersey, 1898.

Fire risks written,	\$5,274,202 00
Premiums received,	38,277 46
Losses paid,	17,020 06
Losses incurred,	11,895 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$127,403 72
Net premiums earned,	\$467,077 93
Interest, etc., earned,	45,214 51
Total premiums and interest earned,	\$512,292 44
Net losses incurred,	\$250,562 84
Expenses incurred,	221,735 67
Total losses and expenses incurred,	472,298 51
Net gain for the year,	\$39,993 93
Dividends incurred,	24,886 20
Increase in surplus for the year,	15,107 73
Surplus at end of year,	\$142,511 45
Ratio of net losses incurred to net premiums earned, 53.64 per cent.	
Ratio of expenses incurred to net premiums earned, 47.47 per cent.	

CITIZENS' INSURANCE COMPANY.

PITTSBURG, PA.

Incorporated March 7, 1849.

Commenced business March, 1850.

J. R. SNIVELY, *President.*HOWARD WELCH, *Secretary.*

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets, December 31, 1897, \$730,803 82

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$243,568 34
Deduct re-insurance, etc.,	52,686 09
Net cash received for premiums,	\$190,882 25
Rents from company's property (including \$2,000 for company's use of own buildings),	8,553 06
Interest on mortgage loans,	20,170 40
Interest on collateral loans,	2,406 37
Interest on bonds and dividends on stocks,	10,331 25
Total income,	232,343 33
Total,	\$963,147 15

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$139,265 85	
Deduct salvage and re-insurance,	14,033 80	
Net amount paid for losses,		\$125,232 05
Cash paid stockholders for interest or dividends (amount declared during the year, \$30,000), . .	30,000 00	
Commissions or brokerage to agents,	45,374 04	
Rents,	2,000 00	
Salaries, fees and all other charges of officers, \$9,300 ; clerks, \$3,960 ; other employes, \$600,	13,860 00	
Taxes on premiums, \$4,103.05 ; on real estate, \$2,- 239.67 ; on other investments, \$1,500,	7,842 72	
Insurance department fees and agents' licenses, . .	1,312 00	
Municipal licenses,	297 00	
Advertising, printing and stationery,	1,933 06	
Legal expenses,	511 15	
Repairs and expenses on real estate,	250 64	
Miscellaneous,	7,285 66	
Profit and loss,	8,034 38	
Total disbursements,		\$243,932 70
Balance December 31, 1898,		\$719,214 45

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$81,708 90	
Mortgage loans on real estate, first liens,	340,359 70	
Loans secured by pledge of bonds, stocks or other collaterals,	44,250 00	
Book value of bonds, \$46,580.12 ; stocks, \$174,545.27,	221,125 39	
Cash in company's office,	3,028 59	
Cash deposited in bank,	28,741 87	
Total net ledger assets as per balance,		719,214 45

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	\$5,858 79	
Interest due on collateral loans,	439 00	
Rents due on company's property or lease,	842 33	
Market value of real estate over book value,	38,291 10	
Market value of bonds and stocks over book value,	19,595 11	
Gross premiums in course of collection,	\$22,978 38	
Deduct cost of collection, commission, etc.,	3,829 73	
Net amount of uncollected premiums,		19,148 65
Premiums more than three months due,	\$2,373 82	
Gross assets,		\$803,389 43

LIABILITIES.

Losses adjusted and unpaid,	\$10,821 55	
Losses unadjusted and reported,	10,131 30	
Losses resisted,	4,350 00	
Total,	\$25,302 85	
Deduct re-insurance thereon,	2,235 65	
Net amount of unpaid losses,		\$23,067 20
Unearned premiums on fire risks, one year or less,	\$65,125 82	
Unearned premiums on fire risks, more than one year,	85,300 05	
Total unearned premiums,		150,425 87
Salaries, rent, taxes and miscellaneous expenses due and accrued,		4,644 23
Re-insurance premiums,		355 77
Total liabilities except capital,		\$178,493 07
Paid-up capital,		500,000 00
Surplus over capital,		124,896 36
Total,		\$803,389 43

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$27,239,742	\$325,965 42
Written or renewed in 1898,	20,782,971	240,067 78
Total,	\$48,022,713	\$566,033 20
Deduct risks expired and terminated,	21,773,195	256,524 03
In force at the end of the year,	\$26,249,518	\$309,509 17
Deduct amount re-insured,	1,662,218	20,715 38
Net amount in force,	\$24,587,300	\$288,793 79

General Interrogatories.

Losses incurred during the year,	\$123,011 98
Company's stock owned by the directors at par value,	83,500 00
Loaned to officers and directors,	11,400 00
Loaned to stockholders, not officers,	11,980 00

Business in New Jersey, 1898.

Fire risks written,	\$487,751 00
Premiums received,	6,625 15
Losses paid,	9,622 87
Losses incurred,	10,257 14

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$118,545 93
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Net premiums earned,	\$195,539 20	
Interest, etc., earned,	41,330 84	
Total premiums and interest earned,		\$236,870 04
Net losses incurred,	\$121,622 58	
Expenses incurred,	78,897 03	
Total losses and expenses incurred,		200,519 61
Net gain for the year,		\$36,350 43
Dividends incurred,		30,000 00
Increase in surplus for the year,		\$6,350 43
Surplus at end of year,		\$124,896 36
Ratio of net losses incurred to net premiums earned, 62.19 per cent.		
Ratio of expenses incurred to net premiums earned, 40.34 per cent.		

COLONIAL ASSURANCE COMPANY OF THE CITY OF NEW YORK.

NEW YORK CITY.

Incorporated June 16, 1896.

Commenced business July 15, 1896.

LEO H. WISE, *President*.E. E. HALL, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897, \$477,085 13

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums, . .	\$357,303 17	\$3,071 50	
Deduct re-insurance, etc.,	123,907 30	1,953 15	
Net cash received for premiums, . . .	\$233,395 87	\$1,118 35	\$234,514 22
Interest on bonds,			14,545 57
Total income,			249,059 79
Total,			\$726,144 92

DISBURSEMENTS DURING THE YEAR.

Gross amount paid for fire losses,	\$186,836 18
Cash paid stockholders for interest or dividends (amount declared during the year, \$10,000), . .	10,000 00
Commissions or brokerage to agents,	67,425 42
Salaries, fees and all other charges of officers, . . .	2,674 69
Taxes on premiums,	4,953 88

Insurance department fees and agents' licenses, . . .	\$2,156 55	
Legal expenses,	37 00	
Miscellaneous,	663 88	
Loss on sales or maturity of ledger assets,	875 00	
Total disbursements,		\$275,622 60
Balance December 31, 1898,		\$450,522 32

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$416,235 00	
Cash in company's office,	8,354 48	
Cash deposited in bank,	25,932 84	
Total net ledger assets as per balance,		\$450,522 32

NON-LEDGER ASSETS.

Interest accrued on bonds,		3,104 17
Gross premiums in course of collection,	\$73,546 01	
Deduct cost of collection, commission, etc.,	14,815 20	
Net amount of uncollected premiums,		58,730 81
Premiums more than three months due,	\$2,865 44	
Gross assets,		\$512,357 30

LIABILITIES.

Losses unadjusted and reported,	\$48,368 96	
Deduct re-insurance thereon,	8,259 85	
Net amount of unpaid losses,		\$40,109 11
Unearned premiums on fire risks, one year or less, .	\$119,811 24	
Unearned premiums on fire risks, more than one year,	9,769 06	
Unearned premiums on inland navigation risks, . .	3,944 50	
Total unearned premiums,		133,524 80
Return premiums,		7,027 63
Re-insurance premiums,		10,123 10
Total liabilities except capital,		\$190,784 64
Paid-up capital,		200,000 00
Surplus over capital,		121,572 66
Total,		\$512,357 30

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$30,429,897	\$305,755 50
Written or renewed in 1898,	41,340,059	349,133 51
Total,	\$71,769,956	\$654,889 01

	Fire Risks.	Premiums.
Deduct risks expired and terminated,	\$40,134,968	\$383,657 81
In force at the end of the year,	\$31,634,988	\$271,231 20
Deduct amount re-insured,	2,196,521	18,912 31
Net amount in force,	\$29,438,467	\$252,318 89
	Marine and Inland Risks.	Premiums.
Written or renewed in 1898,	\$782,889	\$16,282 73
Deduct risks expired and terminated,	89,852	302 23
In force at the end of the year,	\$693,037	\$15,980 50
Deduct amount re-insured,	346,519	8,091 50
Net amount in force,	\$346,518	\$7,889 00

General Interrogatories.

Losses incurred during the year (fire, \$199,903.96 ; marine and inland, \$2,707.50),	\$202,611 46
Company's stock owned by the directors at par value,	88,600 00

Amounts deposited for the exclusive protection of policyholders in other States or Countries :

State or Country.	Value of Deposits.	Liabilities.
Virginia,	\$12,850 00	\$2,000 00

Business in New Jersey in 1898.

Fire risks written,	\$1,596,562 00
Premiums received,	15,918 98
Losses paid,	5,121 58
Losses incurred,	6,442 90

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$147,945 56
Net premiums earned,	\$247,247 22
Interest, etc., earned,	13,442 24
Total premiums and interest earned,	\$260,689 46
Net losses incurred,	\$197,361 46
Expenses incurred,	79,700 90
Total losses and expenses incurred,	277,062 36
Net loss for the year,	\$16,372 90
Dividends incurred,	10,000 00
Decrease in surplus for the year,	26,372 90
Surplus at end of year,	\$121,572 66
Ratio of net losses incurred to net premiums earned, 79.84 per cent.	
Ratio of expenses incurred to net premiums earned, 32.23 per cent.	

COMMERCE INSURANCE COMPANY.

ALBANY, N. Y.

Incorporated June 1, 1859.

Commenced business June 1, 1859.

GARRET A. VAN ALLEN, *President*.E. DARWIN JENISON, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897 (adjusted), . . \$347,472 34

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$124,632 22	
Deduct re-insurance, etc.,	18,264 32	
Net cash received for premiums,		\$106,367 90
Rents from company's property,		7,287 38
Interest on mortgage loans,		2,504 89
Interest on collateral loans,		325 38
Interest on bonds and dividends on stocks,		9,331 33
Profits on sale or maturity of ledger assets,		25,200 00
Profit and loss,		21 44
Total income,		151,038 32
Total,		\$498,510 66

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$71,020 21	
Deduct salvage and re-insurance,	3,840 44	
Net amount paid for losses,		\$67,539 77
Cash paid stockholders for interest or dividends (amount declared during the year, \$16,000), . .		16,000 00
Commissions or brokerage to agents,		21,846 52
Salaries, fees and all other charges of officers, \$5- 885; clerks, \$3,300; other employes, \$3,380.76, . .		12,565 76
Taxes on premiums, \$4,171.56; on real estate, \$1,- 543.81,		5,715 37
Insurance department fees and agents' licenses, . .		802 84
Municipal licenses,		168 36
Advertising, printing and stationery,		2,350 71
Legal expenses,		213 90
Repairs and expenses on real estate,		1,289 79
Furniture and fixtures,		786 67
Miscellaneous,		3,285 50
Profit and loss,		30 00
Total disbursements,		\$132,595 19
Balance December 31, 1898,		\$365,915 47

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$75,000 00	
Mortgage loans on real estate, first liens,	61,500 00	
Loans secured by pledge of bonds, stocks or other collaterals,	4,850 00	
Book value of bonds, \$122,500; stocks, \$25,000, . .	147,500 00	
Cash in company's office,	303 34	
Cash deposited in bank,	69,962 83	
Agents' debit balances,	6,795 32	
Total,	\$365,916 49	
Deduct ledger liabilities,	1 02	
Total net ledger assets as per balance,		\$365,915 47

NON-LEDGER ASSETS.

Interest due on mortgages,		180 00
Interest accrued on bonds and stocks,		929 16
Interest due on collateral loans,		10 50
Rents due and accrued on company's property or lease,		813 32
Market value of bonds and stocks over book value,		35,125 00
Gross premiums in course of collection,	\$558 91	
Deduct cost of collection, commission, etc.,	120 31	
Net amount of uncollected premiums,		438 60
Gross assets,		\$403,412 05

LIABILITIES.

Losses adjusted and unpaid,	\$2,420 00	
Losses unadjusted and reported,	5,120 00	
Losses resisted,	3,010 00	
Amount of unpaid losses,		\$10,550 00
Unearned premiums on fire risks, one year or less, . .	\$38,302 91	
Unearned premiums on fire risks, more than one year, . .	42,615 25	
Total unearned premiums,		80,918 16
Commissions and brokerage on premiums paid,		38 48
Return premiums,		15 19
Re-insurance premiums,		5 50
All other liabilities,		3 91
Total liabilities except capital,		\$91,531 24
Paid-up capital,		200,000 00
Surplus over capital,		111,880 81
Total,		\$403,412 05

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$17,276,402	\$184,651 86
Written or renewed in 1898,	12,231,410	125,119 18
Total,	\$29,507,812	\$309,771 04
Deduct risks expired and terminated,	13,465,257	141,969 41
In force at the end of the year,	\$16,042,555	\$167,801 63
Deduct amount re-insured,	914,716	8,797 66
Net amount in force,	\$15,127,839	\$159,003 97

General Interrogatories.

Losses incurred during the year,	\$63,757 95
Company's stock owned by the directors at par value,	60,500 00
Loaned to officers and directors,	23,500 00

Business in New Jersey in 1898.

Fire risks written,	\$437,287 00
Premiums received,	4,820 52
Losses paid,	2,038 37
Losses incurred,	2,938 37
Amount at risk,	507,360 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$104,053 89
Net premiums earned,	\$116,408 89
Interest, etc., earned,	15,539 32
Total premiums and interest earned,	\$131,948 21
Net losses incurred,	\$63,759 77
Expenses incurred,	44,361 52
Total losses and expenses incurred,	108,121 29
Net gain for the year,	\$23,826 92
Dividends incurred,	16,000 00
Increase in surplus for the year,	7,826 92
Surplus at end of year,	\$111,880 81
Ratio of net losses incurred to net premiums earned, 54.77 per cent.	
Ratio of expenses incurred to net premiums earned, 38 11 per cent.	

COMMERCIAL UNION FIRE INSURANCE COMPANY OF NEW YORK.

NEW YORK CITY.

Incorporated October 30, 1890.

Commenced business April 1, 1891.

A. H. WRAY, *Vice-President*.A. H. WRAY, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897,	\$253,311 54
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INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$180,931 74	
Deduct re-insurance, &c.,	92,276 00	
Net cash received for premiums,		\$88,655 74
Interest on bonds and dividends on stocks,		7,255 00
Total income,		95,910 74
Total,		\$349,222 28

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$55,934 76	
Deduct salvage and re-insurance,	15,248 17	
Net amount paid for losses,		\$40,686 59
Cash paid stockholders for interest or dividends (amount declared during the year, \$8,000),		8,000 00
Commissions or brokerage to agents,		21,648 96
Salaries, fees and all other charges of officers, \$750; clerks, \$1,500; other employes, \$150,		2,400 00
Taxes on premiums,		1,731 49
Insurance department fees and agents' licenses,		888 82
Municipal licenses, \$302.24; U. S. revenue tax, \$382.80,		685 04
Advertising, printing and stationery,		704 12
Miscellaneous,		1,127 40
Reduction in book value of bonds,		640 00
Total disbursements,		78 512 42
Balance December 31, 1898,		\$270,709 86

Invested in the following :

LEDGER ASSETS.

Book value of bonds, \$242,716.25 ; stocks, \$16,112.50,	\$258,828 75	
Cash in company's office,	447 61	
Cash deposited in bank,	20,812 52	
Due from other companies for re-insurance on losses paid,	270 17	
Total,	\$280,359 05	
Deduct ledger liabilities,	9,649 19	
Total net ledger assets as per balance,		\$270,709 86

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks,		1,113 75
Gross premiums in course of collection,	\$30,545 50	
Deduct cost of collection, commission, etc,	2,253 67	
Net amount of uncollected premiums,		28,291 83
Premiums more than three months due,	\$409 37	
Gross assets,		\$300,115 44

Items Not Admitted.

Depreciation from book values of above net ledger assets to bring same to market value, viz., bonds and stocks,	1,583 75	
Total admitted assets,		\$298,531 69

LIABILITIES.

Losses adjusted and unpaid,	\$1,415 00	
Losses unadjusted and reported,	16,963 00	
Losses resisted,	3,500 00	
Total,	\$21,878 00	
Deduct re-insurance thereon,	10,131 00	
Net amount of unpaid losses,		\$11,747 00
Unearned premiums on fire risks, one year or less,	\$41,843 45	
Unearned premiums on fire risks, more than one year,	20,713 88	
Total unearned premiums,		62,557 33
Return premiums,		182 32
Re-insurance premiums,		3,676 69
Total liabilities except capital,		\$78,163 34
Paid-up capital,		200,000 00
Surplus over capital,		20,368 35
Total,		\$298,531 69

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$8,731,169	\$86,446 27
Written or renewed in 1898,	20,115,630	195,054 14
Total,	\$28,846,799	\$281,500 41
Deduct risks expired and terminated,	12,273,646	120,730 96
In force at the end of the year,	\$16,573,153	\$160,769 45
Deduct amount re-insured,	4,875,284	52,579 60
Net amount in force,	\$11,697,869	\$108,189 85

General Interrogatories.

Losses incurred during the year,	\$49,650 54
Company's stock owned by the directors at par value,	7,500 00

Business in New Jersey in 1898.

Fire risks written,	\$1,228,810 00
Premiums received,	11,682 72
Losses paid,	1,671 78
Losses incurred,	3,321 78
Amount at risk,	1,204,760 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$30,246 21
Net premiums earned,	\$69,607 38
Interest, etc., earned,	8,299 80
Total premiums and interest earned,	\$77,907 18
Net losses incurred,	\$49,650 54
Expenses incurred,	30,134 50
Total losses and expenses incurred,	79,785 04
Net loss for the year,	\$1,877 86
Dividends incurred,	8,000 00
Decrease in surplus for the year,	9,877 86
Surplus at end of year,	\$20,368 35
Ratio of net losses incurred to net premiums earned, 71.33 per cent.	
Ratio of expenses incurred to net premiums earned, 43.29 per cent.	

CONCORDIA FIRE INSURANCE COMPANY OF MILWAUKEE.

MILWAUKEE, WIS.

Incorporated March 7, 1870.

Commenced business March 22, 1870.

GEORGE BRUMDER, *President*.GUSTAV WOLLAEGER, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897, \$787,189 36

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$550,876 22	
Deduct re-insurance, etc.,	181,511 98	
Net cash received for premiums,	\$369,364 24	
Interest on bonds,	11,931 03	
Interest from all other sources,	28,504 11	
Total income,		409,799 38
Total,		\$1,196,988 74

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$294,019 47	
Deduct salvage and re-insurance,	56,955 21	
Net amount paid for losses,	\$237,064 26	
Cash paid stockholders for interest or dividends (amount declared during the year, \$20,000),	20,000 00	
Commissions or brokerage to agents,	73,335 99	
Rents,	2,370 00	
Salaries, fees and all other charges of officers, \$8,725; clerks, \$11,820; other employes, \$12,- 308,	32,853 00	
Taxes on premiums,	11,944 95	
Insurance department fees and agents' licenses,	3,010 77	
Municipal licenses,	868 00	
Advertising, printing and stationery,	9,482 14	
Legal expenses,	1,237 44	
Furniture and fixtures,	337 11	
Miscellaneous,	22,054 51	
U. S. revenue stamps,	895 56	
Total disbursements,		\$415,453 73
Balance December 31, 1898,		\$781,535 01

Invested in the following :

LEDGER ASSETS.

Mortgage loans on real estate, first liens,	\$466,380 00	
Book value of bonds,	270,593 79	
Cash in company's office,	614 07	
Cash deposited in bank,	43,947 15	
Total net ledger assets as per balance,		\$781,535 01

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,		6,131 70
Interest accrued on bonds,		5,257 08
Gross premiums in course of collection,	\$111,618 37	
Deduct cost of collection, commission, etc.,	25,392 43	
Net amount of uncollected premiums,		86,225 94
Premiums more than three months due,	\$6,711 79	
Gross assets,		\$879,149 73

Items Not Admitted.

Depreciation from book values of above net ledger assets, to bring same to market value, viz.: bonds,		1,982 64
Total admitted assets,		\$877,167 09

LIABILITIES.

Losses adjusted and unpaid,	\$9,216 34	
Losses unadjusted and reported,	20,181 50	
Losses resisted,	7,450 00	
Total,	\$36,847 84	
Deduct re-insurance thereon,	8,266 13	
Net amount of unpaid losses,		\$28,581 71
Unearned premiums on fire risks, one year or less,	\$132,159 94	
Unearned premiums on fire risks, more than one year,	267,447 12	
Total unearned premiums,		399,607 06
Total liabilities except capital,		\$428,188 77
Paid-up capital,		200,000 00
Surplus over capital,		248,978 32
Total,		\$877,167 09

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$77,327,017	\$885,779 69
Written or renewed in 1898,	50,943,443	578,474 86
Total,	\$128,270,460	\$1,464,254 86

	Fire Risks.	Premiums.
Deduct risks expired and terminated,	\$46,591,537	\$567,752 04
In force at the end of the year,	\$81,678,923	\$896,502 51
Deduct amount re-insured,	14,108,635	136,308 35
Net amount in force,	\$67,570,288	\$760,194 16

General Interrogatories.

Losses incurred during the year,	\$234,784 99
Company's stock owned by the directors at par value,	152,500 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$220,352 70
Net premiums earned,	\$404,836 43
Interest, etc., earned,	39,753 49
Total premiums and interest earned,	\$444,589 92
Net losses incurred,	\$233,383 09
Expenses incurred,	162,581 21
Total losses and expenses incurred,	395,964 30
Net gain for the year,	\$48,625 62
Dividends incurred,	20,000 00
Increase in surplus for the year,	28,625 62
Surplus at end of year,	\$248,978 32
Ratio of net losses incurred to net premiums earned, 57.15 per cent.	
Ratio of expenses incurred to net premiums earned, 40.11 per cent.	

CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1850.

Commenced business July, 1850.

J. D. BROWNE, *President.*CHARLES R. BURT, *Secretary.*

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1897, \$3,413,446 40

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$1,950,977 28
Deduct re-insurance, etc.,	296,846 37
Net cash received for premiums,	\$1,654,130 91

Interest on mortgage loans,	\$57,475 46
Interest on collateral loans,	63 61
Interest on bonds and dividends on stocks,	95,938 60
Profits on sale or maturity of ledger assets,	4,100 09
Total income,	<u>\$1,811,708 67</u>
Total,	<u>\$5,225,155 07</u>

DISBURSEMENTS DURING THE YEAR.

	Fire.
Gross amount paid for losses,	\$1,052,647 07
Deduct salvage and re-insurance,	72,351 01
Net amount paid for losses,	<u>\$980,296 06</u>
Cash paid stockholders for interest or dividends (amount declared during the year, \$100,000),	100,000 00
Commissions or brokerage to agents,	292,488 65
Rents,	8,265 99
Salaries, fees and all other charges of officers, clerks, and other employes,	142,319 08
Taxes, licenses and fees,	50,825 29
General and miscellaneous expenses,	124,155 52
Profit and loss,	<u>4,516 86</u>
Total disbursements,	<u>\$1,702,867 45</u>
Balance December 31, 1898,	<u>\$3,522,287 62</u>

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$222,900 00
Mortgage loans on real estate, first liens,	1,079,590 00
Book value of bonds, \$1,435,604.38 ; stocks, \$491,- 680.97,	1,927,285 35
Cash in company's office,	420 32
Cash deposited in bank,	214,580 71
Bills receivable,	1,462 95
Agents' debit balances,	<u>76,048 29</u>
Total net ledger assets as per balance,	<u>\$3,522,287 62</u>

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value,	99,512 65
Gross premiums in course of collection,	\$158,200 00
Deduct cost of collection, commission, etc.,	<u>52,500 00</u>
Net amount of uncollected premiums,	<u>105,700 00</u>
Gross assets,	<u>\$3,727,500 27</u>

LIABILITIES.

Losses adjusted and unpaid,	\$52,277 64	
Losses unadjusted and reported,	79,798 77	
Losses resisted,	12,809 25	
Total,	\$144,885 66	
Deduct re-insurance thereon,	5,694 21	
Net amount of unpaid losses,		\$139,191 45
Unearned premiums on fire risks, one year or less,	\$525,980 36	
Unearned premiums on fire risks, more than one year,	924,582 16	
Total unearned premiums,		1,450,562 52
Return premiums,		18,100 00
Re-insurance premiums,		7,100 00
Total liabilities except capital,		\$1,614,953 97
Paid-up capital,		1,000,000 00
Surplus over capital,		1,112,546 30
Total,		\$3,727,500 27

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$236,962,885	\$2,910,812 01
Written or renewed in 1898,	166,876,657	1,941,949 91
Total,	\$403,839,542	\$4,852,761 92
Deduct risks expired and terminated,	157,253,613	1,912,364 03
In force at the end of the year,	\$246,585,929	\$2,940,397 89
Deduct amount re-insured,	9,983,624	123,610 24
Net amount in force,	\$236,602,305	\$2,816,787 65

General Interrogatories.

Losses incurred during the year,	\$978,907 61
Company's stock owned by the directors at par value,	41,800 00
Loaned to officers and directors,	20,000 00
Loaned to stockholders, not officers,	28,000 00

Amounts deposited for the exclusive protection of policyholders
in other States or Countries :

State or Country.	Value of Deposits.	Liabilities.
Canada,	\$103,000 00	\$39,424 00
Georgia,	28,750 00	8,972 00
Oregon,	47,520 00	18,466 00
	\$179,270 00	\$66,862 00

Business in New Jersey in 1898.

Fire risks written,	\$4,790,700 00
Premiums received,	42,665 90
Losses paid,	20,564 96
Losses incurred,	20,447 65

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$984,017 65
Net premiums earned,	\$1,633,298 02
Interest, etc., earned,	184,692 77
Total premiums and interest earned,	\$1,817,990 79
Net losses incurred,	\$978,907 61
Expenses incurred,	610,554 53
Total losses and expenses incurred,	\$1,589,462 14
Net gain for the year,	\$228,528 65
Dividends incurred,	100,000 00
Increase in surplus for the year,	128,528 65
Surplus at end of year,	\$1,112,546 30
Ratio of net losses incurred to net premiums earned, 59.93 per cent.	
Ratio of expenses incurred to net premiums earned, 37.38 per cent.	

CONTINENTAL INSURANCE COMPANY.

NEW YORK CITY.

Incorporated November, 1852. Commenced business January, 1853.

F. C. MOORE, *President*.EDWARD LANNING, *Secretary*.

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1897, \$7,944,804 41

INCOME DURING THE YEAR.

Gross cash premiums,	\$4,290,021 66
Deduct re-insurance, etc.,	560,253 31
Net cash received for premiums,	\$3,729,768 35
Rents from company's property,	57,433 19
Interest on mortgage loans,	4,531 84
Interest on bonds and dividends on stocks,	298,268 26
Interest from all other sources,	12,359 45
Profits on sale or maturity of ledger assets,	68,962 82
Total income,	4,171,323 91
Total,	\$12,116,128 32

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$1,952,975 13	
Deduct salvage and re-insurance, . . .	50,150 79	
Net amount paid for losses,	\$1,902,824 34	
Cash paid stockholders for interest or dividends (amount declared during the year, \$275,000), .	276,650 00	
Scrip redeemed in cash,	140 00	
Commissions or brokerage to agents,	817,932 75	
Rents,	7,663 82	
Salaries, fees and all other charges of officers, \$97,- 379.18 ; clerks, \$150,442.98 ; other employes, \$87,563.80,	335,385 96	
Taxes on premiums, \$78,393.42 ; on real estate, \$9,- 186 82,	87,580 24	
Insurance department fees and agents' licenses, . .	12,548 10	
Municipal licenses, \$6,710.87 ; tax on franchise, \$1,- 671 00,	8,381 87	
Advertising, printing and stationery,	30,763 92	
Legal expenses,	34 00	
Repairs and expenses on real estate,	24,378 06	
Furniture and fixtures,	2,932 01	
Miscellaneous,	184,487 07	
Loss on sales or maturity of ledger assets,	5,000 00	
Total disbursements,	\$3,696,702 14	
Balance December 31, 1898,	\$8,419,426 18	

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$1,106,250 00	
Mortgage loans on real estate, first liens,	81,660 00	
Book value of bonds, \$2,752,899 ; stocks, \$4,122,424, 6,875,323 00		
Cash in company's office,	9,607 23	
Cash deposited in bank,	345,635 01	
Bills receivable,	950 94	
Total net ledger assets as per balance,	\$8,419,426 18	

NON-LEDGER ASSETS.

Interest accrued on mortgages,	1,707 22	
Interest accrued on bonds and stocks,	65,491 03	
Interest accrued on other assets,	381 28	
Rents accrued on company's property or lease,	1,125 83	
Market value of bonds and stocks over book value,	6,063 00	
Gross premiums in course of collection,	\$645,919 63	
Deduct cost of collection, commission, etc.,	63,000 00	
Net amount of uncollected premiums,	582,919 63	
Gross assets,	\$9,077,114 17	

LIABILITIES.

Losses unadjusted and reported,	\$357,531 59	
Losses resisted,	32,250 00	
Total,	\$389,781 59	
Deduct re-insurance thereon,	38,851 75	
Net amount of unpaid losses,		\$350,929 84
Unearned premiums on fire risks, one year or less,	\$1,101 229 85	
Unearned premiums on fire risks, more than one year,	2,661,689 44	
Total unearned premiums,		3,762,919 29
Principal unpaid on scrip ordered redeemed,		28,585 00
Interest due and accrued, remaining unpaid,		6,091 68
Dividends to stockholders unpaid,		150 00
Salaries, rent, taxes and miscellaneous expenses due and accrued,		15,000 00
Commissions and brokerage on premiums paid,		125,803 48
Re-insurance premiums,		8,400 00
Reserve for contingencies,		300,000 00
Total liabilities except capital,		\$4,597,879 29
Paid-up capital,		1,000,000 00
Surplus over capital,		3,479,234 88
Total,		\$9,077,114 17

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$745,562,833	\$7,290,645 59
Written or renewed in 1898,	472,688,597	4,317,015 89
Total,	\$1,218,251,430	\$11,607,661 48
Deduct risks expired and terminated,	411,941,689	4,201,558 75
In force at the end of the year,	\$806,309,741	\$7,406,102 73
Deduct amount re-insured,	9,409,164	92,967 29
Net amount in force,	\$796,900,577	\$7,313,135 44

General Interrogatories.

Losses incurred during the year (fire, \$1,906,506.76; tornado, \$30,661.68),		\$1,937,168 44
Company's stock owned by the directors at par value,		157,700 00
Loaned to officers and directors,		1,000 00
Amounts deposited for the exclusive protection of policyholders in other States or Countries:		
State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$25,000 00	\$64,967 02
New Mexico,	10,000 00	2,737 32
Oregon,	52,500 00	11,202 22
Virginia,	50,000 00	40,946 72
	\$137,500 00	\$119,853 28

Business in New Jersey in 1898.

Fire risks written,	\$13,975,773 00
Premiums received,	103,995 98
Losses paid,	42,403 02
Losses incurred,	44,044 04
Amount at risk,	25,818,264 00
Tornado risks written,	75,125 00
Premiums received,	258 91
Losses paid,	20 98
Losses incurred,	40 98
Amount at risk,	242,934 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$3,117,995 48
Net premiums earned,	\$3,649,662 57
Interest, etc., earned,	402,811 38
Total premiums and interest earned,	\$4,052,473 95
Net losses incurred,	\$1,937,168 44
Expenses incurred,	1,479,066 11
Total losses and expenses incurred,	3,416,234 55
Net gain for the year,	\$636,239 40
Dividends incurred,	275,000 00
Increase in surplus for the year,	361,239 40
Surplus at end of year,	\$3,479,234 88
Ratio of net losses incurred to net premiums earned, 53.08 per cent.	
Ratio of expenses incurred to net premiums earned, 40.52 per cent.	

DELAWARE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 10, 1835.

Commenced business August 6, 1835.

TATTNALL PAULDING, *President.*HENRY LVLBURN, *Secretary.*

PAID-UP CAPITAL, \$703,875.

Balance of net ledger assets, December 31, 1897, \$1,507,007 68

INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$847,807 64
Deduct re-insurance, &c.,	206,947 22

Net cash received for premiums, \$640,860 42

Deposit premiums received on perpetual risks, . . .	\$6,806 55	
Rents from company's property (including \$6,200, for company's use of own buildings),	10,235 00	
Interest on mortgage loans,	7,988 16	
Interest on bonds and dividends on stocks,	42,166 12	
Interest from all other sources,	592 01	
Income from all other sources,	136 70	
Total income,		\$708,784 96
Total,		\$2,215,792 64

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$433,572 52	\$746 13	
Deduct salvage and re- insurance,	46,438 76	250 00	
Net amount paid for losses,	\$387,133 76	\$496 13	\$387,629 89
Deposit premiums returned,			5,081 71
Cash paid stockholders for interest or dividends (amount declared during the year, \$42,172.50),			42,172 50
Commissions or brokerage to agents,			128,489 26
Rents (including \$6,200 for company's use of own buildings),			7,720 64
Salaries, fees and all other charges of officers, clerks and other employes,			77,048 12
Taxes on premiums, \$18,389.06; on real estate, \$1,998,			20,387 06
Insurance department fees and agents' licenses,			5,024 34
Municipal licenses, \$3,622.33; tax on franchise, \$1,998.98,			5,621 31
Advertising, printing and stationery,			11,060 47
Repairs and expenses on real estate,			3,867 77
Furniture and fixtures,			3,084 51
Miscellaneous,			45,815 43
Total disbursements,			\$743,003 01
Balance December 31, 1898,			\$1,472,789 63

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$155,264 50
Mortgage loans on real estate, first liens,	175,200 00
Book value of bonds, \$975,610.29; stocks, \$28,675,	1,004,285 29
Cash in company's office,	417 51
Cash deposited in bank,	101,926 75
Bills receivable,	1,569 27

Agents' debit balances,	\$37,407 87
Book accounts,	1,146 18
Total,	\$1,477,217 37
Deduct ledger liabilities,	4,427 74
Total net ledger assets as per balance,	\$1,472,789 63

NON-LEDGER ASSETS.

Interest accrued on mortgages,	\$2,805 56
Interest due and accrued on bonds and stocks,	15,367 82
Rents accrued on company's property or lease,	700 01
Market value of real estate over book value,	4,735 50
Market value of bonds and stocks over book value,	1,585 89
Gross premiums in course of collection,	\$116,145 13
Deduct cost of collection, commission, etc.,	17,679 13
Net amount of uncollected premiums,	98,466 00
Perpetual policy premiums in course of collection,	1,715 77
Furniture, fixtures and supplies,	20,000 00
Gross assets,	\$1,618,166 18

Items Not Admitted.

Furniture, fixtures and supplies,	20,000 00
Total admitted assets,	\$1,598,166 18

LIABILITIES.

Losses adjusted and unpaid,	\$1,844 20
Losses unadjusted and reported,	70,628 96
Losses resisted,	4,287 84
Total,	\$76,761 00
Deduct re-insurance thereon,	13,355 00
Net amount of unpaid losses,	\$63,406 00
Unearned premiums on fire risks, one year or less,	\$220,125 80
Unearned premiums on fire risks, more than one year,	327,421 25
Total unearned premiums,	547,547 05
Amount reclaimable on perpetual fire policies,	97,582 34
Dividends to stockholders unpaid,	97 00
Total liabilities except capital,	\$708,632 39
Paid-up capital,	702,875 00
Surplus over capital,	186,658 79
Total,	\$1,598,166 18

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$109,241,460	\$1,257,279 22
Written or renewed in 1898,	73,943,898	846,310 57
Total,	\$183,185,358	\$2,103,589 79
Deduct risks expired and terminated,	77,203,316	889,615 99
In force at the end of the year,	\$105,982,042	\$1,213,973 80
Deduct amount re-insured,	10,146,633	122,661 97
Net amount in force,	\$95,835,409	\$1,091,311 83
Perpetual risks in force (not included above), . . .	3,909,550	105,955 06

General Interrogatories.

Losses incurred during the year,	\$371,029 24
Company's stock owned by the directors at par value,	63,350 00

Amounts deposited for the exclusive protection of policyholders
in other States or Countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$26,500 00	\$20,652 00
Virginia,	38,850 00	11,581 00
	\$65,350 00	\$32,232 00

Business in New Jersey in 1898.

Fire risks written,	\$2,222,717 00
Premiums received,	20,608 00
Losses paid,	8,703 00
Losses incurred,	8,869 00
Amount at risk,	4,223,162 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$163,608 76
Net premiums earned,	\$672,398 46
Interest, etc., earned,	74,270 48
Total premiums and interest earned, . . .	\$746,668 94
Net losses incurred,	\$376,780 89
Expenses incurred,	304,665 52
Total losses and expenses incurred, . . .	681,446 41
Net gain for the year,	\$65,222 53
Dividends incurred,	42,172 50
Increase in surplus for the year,	23,050 03
Surplus at end of year,	\$186,658 79
Ratio of net losses incurred to net premiums earned, 56.03 per cent.	
Ratio of expenses incurred to net premiums earned, 45 31 per cent.	

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

PROVIDENCE, R. I.

Incorporated May, 1859.

Commenced business September, 1860.

FREDERICK W. ARNOLD, *President*.JAMES E. TILLINGHAST, *Secretary*.

PAID-UP CAPITAL, \$300,000.

Balance of net ledger assets, December 31, 1897, (adjusted), . . \$704,589 25

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums, . .	\$356,186 00	\$1,620 54	
Deduct re-insurance, etc.,	84,755 19	139 37	
Net cash received for			
premiums, . . .	\$271,430 81	\$1,481 17	\$272,911 98
Rents from company's property,			7,303 75
Interest on mortgage loans,			8,747 12
Interest on bonds and dividends on stocks,			17,506 87
Profits on sale or maturity of ledger assets,			3,133 33
Total income,			309,603 05
Total,			\$1,014,192 30

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for			
losses,	\$173,620 37	\$1,892 67	
Deduct salvage and re-			
insurance,	10,780 61	433 57	
Net amount paid			
for losses, . .	\$162,839 76	\$1,459 10	\$164,298 86
Cash paid stockholders for interest or dividends			
(amount declared during the year, \$21,000), .			21,000 00
Commissions or brokerage to agents,			51,584 43
Salaries, fees and all other charges of officers,			
\$8,600; clerks, \$18,151.12,			26,751 12
Taxes on premiums, \$5,797.53; on real estate,			
\$1,975 05,			7,772 53
Insurance department fees and agents' licenses, . .			4,201 16
Advertising, printing and stationery,			5,540 59
Repairs and expenses on real estate,			3,266 98

Miscellaneous expenses,	\$17,012 30	
Profit and loss,	4,893 60	
	<hr/>	
Total disbursements,		\$306,321 62
		<hr/>
Balance December 31, 1898,		\$707,870 68
Invested in the following :		

LEDGER ASSETS.

Book value of real estate unincumbered,	\$124,000 00	
Mortgage loans on real estate, first liens,	153,700 00	
Book value of bonds, \$155,010 ; stocks, \$195,500,	350,510 00	
Cash in company's office,	308 29	
Cash deposited in bank,	29,755 39	
Agents' debit balances,	49,597 00	
	<hr/>	
Total net ledger-assets as per balance,		\$707,870 68

NON-LEDGER ASSETS.

Rents accrued on company's property or lease,	1,233 00	
Market value of bonds and stocks over book value,	28,980 00	
	<hr/>	
Gross assets,		\$738,083 68

Items Not Admitted.

Agents' debit balances more than three months due,	790 08	
	<hr/>	
Total admitted assets,		\$737,293 60

LIABILITIES.

Losses adjusted and unpaid,	\$2,278 00	
Losses unadjusted and reported,	16,983 00	
Losses resisted,	1,600 00	
	<hr/>	
Total,	\$20,861 00	
Deduct re-insurance thereon,	1,530 00	
	<hr/>	
Net amount of unpaid losses,		\$19,331 00
Unearned premiums on fire risks, one year or less,	\$104,299 52	
Unearned premiums on fire risks, more than one year	105,816 92	
Unearned premiums on marine risks,	453 92	
	<hr/>	
Total unearned premiums,		210,570 36
Salaries, rent, taxes and miscellaneous expenses due and accrued,	2,571 05	
Commissions and brokerage on premiums paid,	5,000 00	
Return premiums,	884 96	
Re insurance premiums,	143 64	
	<hr/>	
Total liabilities except capital,		\$238,501 01
Paid-up capital,	300,000 00	
Surplus over capital,	198,792 59	
	<hr/>	
Total,		\$737,293 60

FIRE AND FIRE-MARINE

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$38,120,613	\$434,793 36
Written or renewed in 1898,	32,128,337	356,186 00
Total,	\$70,248,950	\$790,979 36
Deduct risks expired and terminated,	30,993,908	361,216 67
In force at the end of the year,	\$39,255,042	\$429,762 69
Deduct amount re-insured,	1,963,395	21,515 14
Net amount in force,	\$37,291,647	\$408,247 55
	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$35,436	\$832 25
Written or renewed in 1898,	318,284	1,620 54
Total,	\$353,720	\$2,452 79
Deduct risks expired and terminated,	330,099	1,990 67
In force at the end of the year,	\$23,621	\$462 12
Deduct amount re-insured,	1,640	8 20
Net amount in force,	\$21,981	\$453 92

General Interrogatories.

Losses incurred during the year (fire, \$162,697.76; marine and inland, \$934.10),	\$163,631 86
Company's stock owned by the directors at par value,	78 850 00

Business in New Jersey in 1898.

Fire risks written,	\$715,217 00
Premiums received,	5,182 53
Losses paid,	716 31
Losses incurred,	533 31

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$192,350 37
Net premiums earned, \$277,440 39	
Interest, etc., earned, 23,683 39	
Total premiums and interest earned,	\$301,123 78
Net losses incurred, \$163,631 86	
Expenses incurred, 110,049 70	
Total losses and expenses incurred,	273,681 56
Net gain for the year,	\$27,442 22
Dividends incurred, 21,000 00	
Increase in surplus for the year,	6,442 22
Surplus at end of year,	\$198,792 59
Ratio of net losses incurred to net premiums earned, 58.94 per cent.	
Ratio of expenses incurred to net premiums earned, 39.67 per cent.	

ERIE FIRE INSURANCE COMPANY.

BUFFALO, N. Y.

Incorporated March 14, 1874.

Commenced business March 18, 1874.

JOSEPH M. KERTZ, *President*.JOHN C. BERTRAND, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897, \$691,693 82

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums,	\$302,020 25	\$79,340 54	
Deduct re-insurance, &c.,	77,182 57	6,930 01	
Net cash received for premiums, .	\$224,837 68	\$72,410 53	\$297,248 21
Rents from leased property,			370 00
Interest on mortgage loans,			31,177 95
Interest on collateral loans,			87 50
Interest from all other sources,			1,995 06
Total income,			330,878 72
Total,			\$1,022,572 54

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$144,621 43	\$14,956 99	
Deduct salvage and re-in- surance,	15,074 06		
Net amount paid for losses,	\$129,547 37	\$14,956 99	\$144,504 36
Cash paid stockholders for interest or dividends (amount declared during the year, \$20,000), . .			20,000 00
Commissions or brokerage to agents,			59,744 18
Rents,			1,600 00
Salaries, fees and all other charges of officers, \$13,900; clerks, \$8,705.99,			22,605 99
Taxes on premiums,			7,914 63

Insurance department fees and agents' licenses, . .	\$1,500 89	
Advertising, printing and stationery,	3,382 49	
Furniture and fixtures,	6,014 40	
Miscellaneous expenses,	4,176 98	
All other disbursements,	4,705 34	
	<hr/>	
Total disbursements,		\$276,149 26
		<hr/>
Balance December 31, 1898,		\$746,423 28

Invested in the following :

LEDGER ASSETS.

Mortgage loans on real estate, first liens,	\$635,613 60	
Loans secured by pledge of bonds, stocks or other collaterals,	3,500 00	
Cash in company's office,	2,819 49	
Cash deposited in bank,	62,345 33	
Agents' debit balances,	42,144 86	
	<hr/>	
Total net ledger assets as per balance,		\$746,423 28

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	10,963 94	
	<hr/>	
Gross assets,		\$757,387 22

LIABILITIES.

Losses adjusted and unpaid,	\$38,492 02	
Losses unadjusted and reported,	34,281 15	
Losses resisted,	1,730 00	
	<hr/>	
Total,	\$74,503 17	
Deduct re-insurance thereon,	1,553 75	
	<hr/>	
Net amount of unpaid losses,		\$72,949 42
Unearned premiums on fire risks, one year or less, .	\$85,048 47	
Unearned premiums on fire risks, more than one year,	96,513 51	
Unearned premiums on inland navigation risks, . .	32,280 65	
	<hr/>	
Total unearned premiums,		213,842 63
Commissions and brokerage on premiums paid,		8,428 97
Re-insurance premiums,		7,481 96
	<hr/>	
Total liabilities except capital,		\$302,702 98
Paid-up capital,		200,000 00
Surplus over capital,		254,684 24
	<hr/>	
Total,		\$757,387 22

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$25,244,095	\$239,188 58
Written or renewed in 1898,	32,255,284	299,427 30
Total,	\$57,499,379	\$538,615 88
Deduct risks expired and terminated,	22,105,155	206,854 96
In force at the end of the year,	\$35,394,224	\$331,760 92
Deduct amount re-insured,	417,375	4,672 34
Net amount in force,	\$34,976,849	\$327,088 58
	Marine and Inland Risks.	Premiums.
Written or renewed in 1898,	\$2,453,339	\$72,071 61
Deduct risks expired and terminated,	354,870	7,510 31
In force at the end of the year,	\$2,098,469	\$64,561 30

General Interrogatories.

Losses incurred during the year, (fire, \$145,105.42 ; marine and inland, \$69,877.85),	\$214,983 27
Company's stock owned by the directors at par value,	84,800 00
Loaned to officers and directors,	28,400 00

Business in New Jersey in 1898.

Fire risks written,	\$789,931 00
Premiums received,	7,409 12
Losses paid,	2,016 28
Losses incurred,	4,816 28
Amount at risk,	594,313 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$341,776 69
Net premiums earned, \$216,552 47	
Interest, etc., earned, 36,497 67	
Total premiums and interest earned,	\$253,050 14
Net losses incurred, \$198,355 46	
Expenses incurred, 121,787 13	
Total losses and expenses incurred,	320,142 59
Net loss for the year, \$67,092 45	
Dividends incurred, 20,000 00	
Decrease in surplus for the year,	87,092 45
Surplus at end of year,	\$254,684 24
Ratio of net losses incurred to net premiums earned, 91.59 per cent.	
Ratio of expenses incurred to net premiums earned, 56.24 per cent.	

FARMERS' FIRE INSURANCE COMPANY.

YORK, PA.

Incorporated April 6, 1853.

Commenced business May 16, 1853.

WILLIAM H. MILLER, *President.*D STRICKLER, *Secretary.*

Balance of net ledger assets, December 31, 1897, \$673,224 33

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$414,810 58	
Deduct re-insurance, etc.,	55,452 30	
Net cash received for premiums,	\$359,358 28	
Rents from company's property (including \$1,800 for company's use of own buildings),	2,166 20	
Interest on mortgage loans,	9,855 81	
Interest on collateral loans,,	450 00	
Interest on bonds and dividends on stocks,	15,716 70	
Interest from all other sources,	1,823 52	
Total income,	389,370 51	
Total,	\$1,062,594 84	

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$34,506 04	
Deduct salvage and re-insurance,	8,466 33	
Net amount paid for losses,	\$258,591 57	
Commissions or brokerage to agents,	81,000 75	
Rents,	1,800 00	
Salaries, fees and all other charges of officers, \$10,- 860.42; clerks, \$6,290; other employes, \$13,280,	30,430 42	
Taxes on premiums, \$7,525.75; on real estate, \$397.20; on other investments, \$309.29,	8,232 24	
Insurance department fees and agents' licenses, . .	1,233 00	
Municipal licenses,	364 95	
Advertising, printing and stationery,	2,101 79	
Legal expenses,	335 96	
Miscellaneous expenses,	25,660 97	
Total disbursements,	403,751 65	
Balance December 31, 1898,	\$652,843 19	

Invested in the following :

LEDGER ASSETS.

Book value of real estate, unincumbered, \$37,800.00 ;	
incumbered, \$8,855 00,	\$46,655 00
Mortgage loans on real estate, first liens,	189,501 77
Loans secured by pledge of bonds, stocks or other	
collaterals,	18,000 00
Book value of bonds, \$216,629.87 ; stocks, \$143,-	
185.55,	359,815 42
Cash in company's office,	1,349 40
Cash deposited in bank,	37,521 60
	<hr/>
Total net ledger assets as per balance,	\$652,843 19

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	5,130 60
Interest accrued on bonds and stocks,	704 57
Interest accrued on collateral loans,	445 00
Rents accrued on company's property or lease,	143 23
Market value of bonds and stocks over book value,	2,345 01
Gross premiums in course of collection,	\$53,618 85
Deduct cost of collection, commission, etc.,	10,723 77
	<hr/>
Net amount of uncollected premiums,	42,895 08
Premiums more than three months due,	\$3,344 00
Gross assets,	\$704,506 68

Items Not Admitted.

Depreciation from book values of above net ledger assets, to	
bring same to market value, viz., real estate,	2,855 00
	<hr/>
Total admitted assets,	\$701,651 68

LIABILITIES.

Losses adjusted and unpaid,	\$14,756 73
Losses unadjusted and reported,	8,710 00
Losses resisted,	6,822 00
	<hr/>
Net amount of unpaid losses,	\$30,288 73
Unearned premiums on fire risks, one year or less,	\$103,672 50
Unearned premiums on fire risks, more than one year,	239,227 45
	<hr/>
Total,	\$342,899 95
Deduct for re-insurance,	2,261 96
	<hr/>
Total unearned premiums,	340,637 99
Amount reclaimable on perpetual fire policies,	4,013 79
Salaries, rent, taxes and miscellaneous expenses due and accrued,	313 75
All other liabilities,	3,500 00
	<hr/>
Total liabilities,	\$378,754 26

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$55,933,689	\$663,418 51
Written or renewed in 1898,	34,682,754	417,677 31
Total,	\$90,616,443	\$1,081,095 82
Deduct risks expired and terminated,	35,356,119	418,636 61
In force at the end of the year,	\$55,260,324	\$662,459 21
Deduct amount re-insured,	376,422	4,523 92
Net amount in force,	\$54,883,902	\$657,935 29
Perpetual risks in force (not included above), . . .	142,025	4,225 04

General Interrogatories.

Losses incurred during the year,	\$248,524 26
Loaned to officers and directors,	9,780 00

Business in New Jersey in 1898.

Fire risks written,	\$580,511 00
Premiums received,	6,717 38
Losses paid,	4,225 99
Losses incurred,	6,495 99
Amount at risk,	914,536 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$334,840 34
Net premiums earned,	\$360,566 17
Interest, etc., earned,	27,415 32
Total premiums and interest earned,	\$387,981 49
Net losses incurred,	\$249,534 43
Expenses incurred,	150,389 98
Total losses and expenses incurred,	399,924 41
Net loss (decrease in surplus) for the year,	\$11,942 92
Surplus at end of year,	\$322,897 42
Ratio of net losses incurred to net premiums earned, 69.20 per cent.	
Ratio of expenses incurred to net premiums earned, 41.70 per cent.	

FIRE ASSOCIATION OF PHILADELPHIA.

PHILADELPHIA, PA.

Incorporated March 27, 1820. Commenced business September 1, 1817.

E. C. IRVIN, *President*.BENJAMIN T. HERKNESS, *Secretary*.

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets, December 31, 1897, \$5,308,186 40

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$3,295,879 11	
Deduct re-insurance, etc.,	773,703 78	
Net cash received for premiums,	\$2,522,175 33	
Deposits premiums received on perpetual risks, . .	51,704 83	
Rents from company's property,	6,637 94	
Interest on mortgage loans,	130,300 23	
Interest on collateral loans,	7,676 57	
Interest on bonds and dividends on stocks,	127,384 85	
Interest from all other sources,	521 35	
Re-insurance reserve fund,	17,076 98	
Income from all other sources,	150 00	
Total income,	\$2,863,628 08	
Total,	\$8,171,814 48	

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$1,993,729 67	
Deduct salvage and re insurance,	460,188 42	
Net amount paid for losses,	\$1,533,541 25	
Deposit premiums returned,	48,473 94	
Cash paid stockholders for interest or dividends (amount declared during the year), \$200,000, .	200,000 00	
Commissions or brokerage to agents,	552,589 14	
Salaries and allowances to agents,	34,944 03	
Salaries, fees and all other charges of officers, clerks and other employees,	229,254 70	
Taxes on premiums, \$48,446.22; on real estate, \$5,135.57,	53,581 79	
Insurance department fees and agents' licenses, . .	16,501 25	
Tax on franchise,	10,920 00	
Advertising, printing and stationery,	34,147 91	
Legal expenses,	7,719 96	

Repairs and expenses on real estate,	3,591 89	
Miscellaneous expenses,	86,703 46	
Loss on sales or maturity of ledger assets,	6,360 15	
Total disbursements,		\$2,818,329 47
Balance December 31, 1898,		\$5,353,485 01

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$322,671 37	
Mortgage loans on real estate, first liens,	2,034,199 17	
Loans secured by pledge of bonds, stocks or other collaterals,	161,550 00	
Book value of bonds, \$2,495,573.83 ; stocks, \$170,- 116.74,	2,665,690 57	
Cash in company's office,	11,366 89	
Cash deposited in bank,	158,007 01	
Total net ledger assets as per balance,		\$5,353,485 01

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	55,672 85	
Interest due and accrued on bonds and stocks,	19,761 13	
Interest due and accrued on collateral loans,	392 96	
Rents due and accrued on company's property or lease,	2,633 75	
Market value of bonds and stocks over book value,	297,440 68	
Gross premiums in course of collection,	\$681,403 26	
Deduct cost of collection, commission, etc.,	108,578 47	
Net amount of uncollected premiums,	572,824 79	
Due for re-insurance claims and rebates on losses paid,	20,073 74	
Gross assets,		\$6,322,284 91

Items Not Admitted.

Company's stock owned,	\$79,200 00	
Loans on company's stock,	2,250 00	
Depreciation from book values of real estate to bring same to market value,	13,471 37	
		94,921 37
Total admitted assets,		\$6,227,363 54

LIABILITIES.

Losses adjusted and unpaid,	\$171,010 50	
Losses unadjusted and reported,	123,816 21	
Losses resisted,	36,410 93	
Total,	\$331,237 64	
Deduct re-insurance thereon,	41,454 71	
Net amount of unpaid losses,		\$289,782 93

Unearned premiums on fire risks, one year or less, \$896,494 38	
Unearned premiums on fire risks, more than one year,	1,129,056 17
Total unearned premiums,	\$2,025,550 55
Amount reclaimable on perpetual fire policies,	1,949,312 72
Return premiums,	83,491 12
Re-insurance premiums,	92,124 82
Due for re-insurance balances,	17,076 98
Total liabilities except capital,	\$4,457,339 12
Paid-up capital,	500,000 00
Surplus over capital,	1,270,024 42
Total,	\$6,227,363 54

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$402,975,032	\$4,104,468 60
Written or renewed in 1898,	296,689,628	3,353,694 04
Total,	\$699,664,660	\$7,458,162 64
Deduct risks expired and terminated,	311,872,977	3,290,287 89
In force at the end of the year,	\$387,791,683	\$4,167,874 75
Deduct amount re-insured,	32,583,598	335,735 91
Net amount in force,	\$355,208,085	\$3,832,138 84
Perpetual risks in force (not included above),	88,569,205	2,117,117 93

General Interrogatories.

Losses incurred during the year,	\$1,591,997 43
Loaned to stockholders, not officers,	2,250 00

Amounts deposited for the exclusive protection of policyholders
in other States or Countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$27,500 00	\$28,389 00
New Mexico,	11,000 00	7,110 00
Oregon,	60,000 00	23,522 00
Virginia,	29,750 00	32,220 00
	\$128,250 00	\$91,241 00

Business in New Jersey in 1898.

Fire risks written,	\$8,629,251 00
Premiums received,	85,058 79
Losses paid,	28,966 88
Losses incurred,	30,536 53

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$1,230,197 16
Net premiums earned,	\$2,486,899 57
Interest, etc., earned,	342,779 33
Total premiums and interest earned,	\$2,829,678 90
Net losses incurred,	\$1,575,749 91
Expenses incurred,	1,014,101 73
Total losses and expenses incurred,	2,589,851 64
Net gain for the year,	\$239,827 26
Dividends incurred,	200,000 00
Increase in surplus for the year,	39,827 26
Surplus at end of year,	\$1,270,024 42
Ratio of net losses incurred to net premiums earned, 63.32 per cent.	
Ratio of expenses incurred to net premiums earned, 40 80 per cent.	

FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADELPHIA.

PHILADELPHIA, PA.

Incorporated May 31, 1832.

Commenced business April 19, 1833.

CHARLES R. PECK, *President*.E. A. LAW, *Secretary*.

PAID-UP CAPITAL, \$400,000.

Balance of net ledger assets, December 31, 1897 (adjusted), . . \$836,592 68

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$188,673 70
Deduct re-insurance, &c.,	93,980 11
Net cash received for premiums,	\$94,693 59
Deposit premiums received on perpetual risks, . .	7,852 92
Rents from company's property,	1,918 92
Interest on mortgage loans,	9,973 25
Interest on bonds and dividends on stocks and col- lateral loans,	25,710 74
Income from all other sources,	433 95
Total income,	\$140,583 37
Total,	\$977,176 05

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$107,983 69	
Deduct salvage and re insurance, . . .	40,946 44	
Net amount paid for losses,		\$67,037 25
Deposit premiums returned,		6,926 09
Cash paid stockholders for interest or dividends (amount declared during the year, \$24,000), .	24,000 00	
Commissions or brokerage to agents,	21,760 72	
Salaries, fees and all other charges of officers, clerks and other employees,	11,874 84	
Taxes, fees and licenses,	8,021 10	
General expenses,	10,526 28	
Loss on sales or maturity of ledger assets,	104 83	
Total disbursements,		\$150,251 11
Balance December 31, 1898,		\$826,924 94

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$51,941 41	
Mortgage loans on real estate, first liens,	258,150 00	
Loans secured by pledge of bonds, stocks or other collaterals,	28,200 00	
Book value of bonds, \$239,362.50 ; stocks, \$197,- 102.79,	436,465 29	
Cash in company's office,	252 73	
Cash deposited in bank,	46,763 01	
Perpetual deposits in other companies,	5,152 50	
Total net ledger assets as per balance,		\$826,924 94

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	4,792 89	
Interest accrued on collateral loans,	32 47	
Rents due on company's property or lease,	105 00	
Market value of real estate over book value,	21,058 59	
Market value of bonds and stocks over book value,	43,021 96	
Gross premiums in course of collection,	\$22,119 91	
Deduct cost of collection, commission, etc.,	5,148 93	
Net amount of uncollected premiums,		16,970 98
Gross assets,		\$912,906 83

LIABILITIES.

Losses adjusted and unpaid,	\$4,323 77	
Losses unadjusted and reported,	3,465 00	
Total,	\$7,788 77	
Deduct re-insurance thereon,	1,473 45	
Net amount of unpaid losses,		\$6,315 32

Unearned premiums on fire risks, one year or less,	\$38,225 37
Unearned premiums on fire risks, more than one year,	30,314 71
Total unearned premiums,	\$68,540 08
Amount reclaimable on perpetual fire policies,	233,066 94
Re-insurance premiums,	3,665 70
Total liabilities except capital,	\$311,588 04
Paid-up capital,	400,000 00
Surplus over capital,	201,318 79
Total,	\$912,906 83

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$18,796,925	\$199,791 34
Written or renewed in 1898,	19,609,628	192,516 61
Total,	\$38,406,553	\$392,307 95
Deduct risks expired and terminated,	20,127,875	203,027 24
In force at the end of the year,	\$18,278,678	\$189,280 71
Deduct amount re-insured,	5,806,624	53,115 44
Net amount in force,	\$12,472,054	\$131,165 27
Perpetual risks in force (not included above),	10,619,727	257,388 05

General Interrogatories.

Losses incurred during the year,	\$57,911 91
Company's stock owned by the directors at par value,	134,400 00

Business in New Jersey in 1898.

Fire risks written,	\$179,408 00
Premiums received,	3,311 33
Losses paid,	1,800 25
Losses incurred,	2,800 25
Amount at risk,	216,783 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$178,858 59
Net premiums earned,	\$104,011 82
Interest, etc., earned,	53,852 88
Total premiums and interest earned,	\$157,864 70
Net losses incurred,	\$58,628 83
Expenses incurred,	52,775 67
Total losses and expenses incurred,	111,404 50
Net gain for the year,	\$46,460 20

Dividends incurred,	\$24,000 00	
Increase in surplus for the year,		\$22,460 20
Surplus at end of year,		\$201,318 79
Ratio of net losses incurred to net premiums earned, 56.36 per cent.		
Ratio of expenses incurred to net premiums earned, 50 74 per cent.		

FIRE INSURANCE COMPANY OF NORTHAMPTON COUNTY.

EASTON, PA.

Incorporated March 12, 1830. Commenced business June 26, 1830.

SAMUEL DRINKHOUSE, *President*. GEORGE W. STOUT, *Secretary*.

Balance of net ledger assets, December 31, 1897, \$212,068 69

INCOME DURING THE YEAR.

Gross cash premiums,	\$41,933 89	
Rents from company's property,	167 00	
Interest on mortgage loans,	6,655 47	
Interest on bonds and dividends on stocks,	54 00	
Interest from all other sources,	3,171 64	
Increase in book value of stocks,	75 00	
Total income,		52,057 00
Total,		\$264,125 69

DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses,	\$2,880 63	
Deposit premiums returned,	36,253 12	
Salaries, fees and all other charges of officers,	2,475 00	
Taxes, licenses and fees,	824 44	
Miscellaneous expenses,	267 06	
Bills receivable charged off, \$2,623.33 ; reduction in book value of real estate, \$2,019.74,	4,643 07	
Total disbursements,		47,343 32

Balance December 31, 1898, \$216,782 37
Invested in the following :

LEDGER ASSETS.

Book value of real estate, unincumbered,	\$7,980 26	
Mortgage loans on real estate, first liens,	143,821 26	
Book value of bonds, \$2,800.00 ; stocks, \$555.00,	3,355 00	
Cash deposited in bank,	7,148 99	
Bills receivable,	54,476 86	
Total net ledger assets as per balance,		\$216,782 37

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	\$10,803 20
Interest accrued on bonds and stocks,	17 25
Rents due and accrued on company's property or lease,	180 00
Market value of real estate over book value,	2,019 74
Market value of bonds and stocks over book value,	187 50
Gross assets,	<u>\$229,990 06</u>

LIABILITIES.

Losses unadjusted and reported,	\$750 00
Premiums or deposit money of members,	166,938 07
Total,	<u>\$167,688 07</u>

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$7,194,955	\$164,881 14
Written or renewed in 1898,	1,628,379	41,933 89
Total,	<u>\$8,823,334</u>	<u>\$206,815 03</u>
Deduct risks expired and terminated,	1,712,671	39,876 96
In force at the end of the year,	<u>\$7,110,663</u>	<u>\$166,938 07</u>

General Interrogatories.

Losses incurred during the year,	\$2,880 63
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Business in New Jersey in 1898.

Fire risks written,	\$216,556 00
Premiums received,	1,715 05
Losses paid,	1,025 47
Losses incurred,	1,025 47
Amount at risk,	216,556 00

FIREMAN'S FUND INSURANCE COMPANY.

SAN FRANCISCO, CAL.

Incorporated May 3, 1863.

Commenced business June 18, 1863.

DAVID J. STAPLES, *President.* BERNARD FAYMONVILLE, *Secretary.*

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1897, \$3,309,405 42

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums, \$2,118,521 38		\$816,716 25	
Deduct re-insurance, &c.,	628,878 99	404,806 83	
Net cash received for premiums, . .	\$1,489,642 39	\$411,909 42	\$1,901,551 81
Rents from company's property (including \$8,400 for company's use of own buildings), . . .		24,715 32	
Interest on mortgage loans,		27,745 27	
Interest on collateral loans,		9,527 01	
Interest on bonds and dividends on stocks, . . .		101,079 75	
Interest from all other sources,		2,911 40	
Total income,			\$2,067,530 56
Total,			\$5,376,935 98

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$996,021 33	\$517,710 34	
Deduct salvage and re- insurance,	176,064 41	250,380 95	
Net amount paid for losses, . .	\$819,956 92	\$267,329 39	\$1,087,286 31
Cash paid stockholders for interest or dividends (amount declared during the year, \$120,000),		120,000 00	
Commissions or brokerage to agents,		253,734 05	
Rents (including \$8,400 for company's use of own buildings),		8,400 00	
Salaries, fees and all other charges of officers, \$44,500; clerks and other employees, \$171,- 783.37,		216,283 37	
Taxes on premiums, \$21,257.30; on real estate, \$5,038.53; on other investments, \$462.95; internal revenue tax, \$5,405.72,		32,164 50	
Insurance department fees and agents' licenses,		10,803 14	
Municipal licenses, \$5,980.50; tax on franchise, \$208.06,		6,188 56	
Advertising, printing and stationery,		19,621 66	
Legal expenses,		1,545 64	
Miscellaneous expenses,		151,539 42	
Reduction in value of investments,		44,442 35	
Profit and loss,		5,538 29	
Total disbursements,			\$1,957,547 29
Balance December 31, 1898,			\$3,419,388 69

Invested in the following :

LEDGER ASSETS.

Book value of real estate, unincumbered,	\$489,114 28
Mortgage loans on real estate, first liens,	429,727 07
Loans secured by pledge of bonds, stocks or other collaterals,	251,387 69
Book value of bonds, \$900,368.75 ; stocks, \$1,154,005,	2,054,373 75
Cash in company's offices,	12,976 50
Cash deposited in banks,	210,726 59
Bills receivable,	4,791 31
Due on open accounts and from other companies on losses paid,	2,173 66
Warrants,	3,530 92
Total,	\$3,458,801 77

Ledger Liabilities.

Agents' credit balances and special deposits, \$30,- 578.19 ; all other, \$8,834.89,	39,413 08
Total net ledger assets as per balance,	\$3,419,388 69

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	7,701 16
Interest accrued on collateral loans,	395 79
Market value of real estate over book value,	2,585 72
Market value of bonds and stocks over book value,	18,035 25
Gross premiums in course of collection,	\$415,452 32
Deduct cost of collection, commission, etc.,	53,521 13
Net amount of uncollected premiums,	361,931 19
Gross assets,	\$3,810,037 80

LIABILITIES.

Losses adjusted and unpaid,	\$36,307 92
Losses unadjusted and reported,	195,200 27
Losses resisted,	6,125 00
Total,	\$237,633 19
Deduct re-insurance thereon,	85,112 98
Net amount of unpaid losses,	\$152,520 21
Unearned premiums on fire risks, one year or less,	\$466,055 43
Unearned premiums on fire risks, more than one year	729,804 65
Unearned premiums on marine risks,	99,927 47
Total unearned premiums,	1,295,787 55
Total liabilities except capital,	\$1,448,307 76
Paid-up capital,	1,000,000 00
Surplus over capital,	1,361,730 04
Total,	\$3,810,037 80

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$219,177,781	\$2,615,824 73
Written or renewed in 1898,	180,085,318	2,102,146 91
Total,	\$399,263,099	\$4,717,971 64
Deduct risks expired and terminated,	185,089,909	2,144,612 26
In force at the end of the year,	\$214,173,190	\$2,573,359 38
Deduct amount re-insured,	25,279,958	312,822 01
Net amount in force,	\$188,893,232	\$2,260,537 37
	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$8,462,103	\$205,535 33
Written or renewed in 1898,	103,224,576	818,315 32
Total,	\$111,686,679	\$1,023,850 65
Deduct risks expired and terminated,	100,423,454	728,948 98
In force at the end of the year,	\$11,263,225	\$294,901 67
Deduct amount re-insured,	4,318,557	132,642 05
Net amount in force,	\$6,944,668	\$162,259 62

General Interrogatories.

Losses incurred during the year (fire, \$825,103.33 ; marine and inland, \$279,175.48 ; tornado, \$160.00),	\$1,104,438 81	
Company's stock owned by the directors at par value,	113,700 00	
Loaned to officers and directors,	3,250 00	
Loaned to stockholders, not officers,	5 000 00	
Amounts deposited for the exclusive protection of policyholders in other States or Countries :		
State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$32,250 00	\$46,182 86
New Mexico,	10,000 00	16,020 80
Oregon,	56,000 00	31,482 74
Virginia,	51,600 00	24,118 80
	\$149,850 00	\$117,805 20

Business in New Jersey in 1898.

Fire risks written,	\$3,194,458 40
Premiums received,	24,732 30
Losses paid,	6,945 33
Losses incurred,	5,538 99

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$1,257,049 73
Net premiums earned,	\$1,848,745 37
Interest, etc., earned,	174,256 65
Total premiums and interest earned,	\$2,023,002 02

FIRE AND FIRE-MARINE

Net losses incurred,	\$1,104,461 81
Expenses incurred,	693,859 90
Total losses and expenses incurred,	<u>\$1,798,321 71</u>
Net gain for the year,	\$224,680 31
Dividends incurred,	<u>120,000 00</u>
Increase in surplus for the year,	<u>\$104,680 31</u>
Surplus at end of year,	\$1,361,730 04
Ratio of net losses incurred to net premiums earned, 54.21 per cent.	
Ratio of expenses incurred to net premiums earned, 37.47 per cent.	

FIREMEN'S INSURANCE COMPANY OF BALTIMORE.

BALTIMORE, MD.

Incorporated December, 1825.

Commenced business August 2, 1826.

F. E. S. WOLFE, *President*.HARRY L. RYALL, *Secretary*.

PAID-UP CAPITAL, \$378,000.

Balance of net ledger assets, December 31, 1897, \$677,929 32

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$388,805 05
Deduct re-insurance, etc.,	<u>119,633 27</u>
Net cash received for premiums,	\$269,171 78
Rents from company's property (including \$2,500 for company's use of own buildings),	7,061 81
Interest on bonds and dividends on stocks,	19,931 69
Profits on sale or maturity of ledger assets,	5,980 00
Income from all other sources,	<u>21 71</u>
Total income,	<u>\$302,166 99</u>
Total,	<u>\$980,096 31</u>

DISBURSEMENTS DURING THE YEAR.

	Fire.
Gross amount paid for losses,	\$186,525 49
Deduct salvage and re-insurance,	<u>28,986 21</u>
Net amount paid for losses,	\$157,539 28
Cash paid stockholders for interest or dividends (amount declared during the year, \$30,240),	29,764 08
Commissions or brokerage to agents,	65,415 40

Rents (including \$2,500 for company's use of own buildings),	\$2,500 00	
Salaries, fees and all other charges of officers, \$6,500; clerks, \$4,178; other employes, \$4,588,	15,266 00	
Taxes on premiums, \$9,906.95; on real estate, \$2,-429.28,	12,336 23	
Insurance department fees and agents' licenses,	4,905 00	
Municipal licenses,	219 00	
Advertising, printing and stationery,	2,077 77	
Legal expenses,	500 00	
Furniture and fixtures,	609 71	
Miscellaneous expenses,	6,439 39	
Total disbursements,		\$297,571 86
Balance December 31, 1898,		\$682,524 45

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$140,000 00	
Book value of bonds, \$293,674.77; stocks, \$219,448.89,	513,123 66	
Cash in company's office,	5,204 81	
Cash deposited in bank,	23,332 56	
Agents' debit balances,	863 42	
Total net ledger assets as per balance,		\$682,524 45

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks,	6,908 76	
Rents due and accrued on company's property or lease,	863 31	
Market value of bonds and stocks over book value,	52,864 34	
Gross premiums in course of collection,	\$53,699 07	
Deduct cost of collection, commission, &c.,	15,972 92	
Net amount of uncollected premiums,	37,726 15	
Commissions on re-insurance and return premiums,	3,927 41	
Furniture, fixtures and maps,	5,198 36	
Gross assets,		\$790,012 78

Items Not Admitted.

Furniture, fixtures and maps,	\$5,198 36	
Agents' debit balances, unsecured,	863 42	
Depreciation from book value of real estate, to bring same to market value,	5,000 00	
		11,061 78
Total admitted assets,		\$778,951 00

LIABILITIES.

Losses adjusted and unpaid,	\$4,237 37	
Losses unadjusted and reported,	9,873 93	
Amount of unpaid losses,		\$14,111 30
Unearned premiums on fire risks, one year or less, .	\$98,169 98	
Unearned premiums on fire risks, more than one year,	127,637 89	
Total unearned premiums,		225,807 87
Dividends to stockholders unpaid,		1,152 72
Return premiums,		77 67
Re-insurance premiums,		10,963 90
Total liabilities except capital,		\$252,113 46
Paid-up capital,		378,000 00
Surplus over capital,		148,837 54
Total,		\$778,951 00

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$48,073,825	\$427,001 65
Written or renewed in 1898,	49,080,164	408,339 82
Total,	\$97,153,989	\$835,341 47
Deduct risks expired and terminated,	43,631,991	370,036 63
In force at the end of the year,	\$53,521,998	\$465,304 84
Deduct amount re-insured,	5,823,940	50,350 33
Net amount in force,	\$47,698,058	\$414,954 51

General Interrogatories.

Losses incurred during the year,	\$132,543 28
Company's stock owned by the directors at par value,	47,250 00

Business in New Jersey in 1898.

Fire risks written,	\$1,033,766 00
Premiums received,	6,968 89
Losses paid,	531 81
Losses incurred,	714 52
Amount at risk,	1,075,226 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$124,842 38
Net premiums earned,	\$256,477 64
Interest, etc., earned,	59,287 52
Total premiums and interest earned,	\$315,765 16
Net losses incurred,	\$147,271 41

Expenses incurred,	\$114,258 59
Total losses and expenses incurred,	\$261,530 00
Net gain for the year,	\$54,235 16
Dividends incurred,	30,240 00
Increase in surplus for the year,	\$23,995 16
Surplus at end of year,	\$148,837 54
Ratio of net losses incurred to net premiums earned, 57.40 per cent.	
Ratio of expenses incurred to net premiums earned, 44.55 per cent.	

FRANKLIN FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 22, 1829.

Commenced business June, 1829.

JAMES W. MCALLISTER, *President*.EZRA T. CRESSON, *Secretary*.

PAID-UP CAPITAL, \$400,000.

Balance of net ledger assets, December 31, 1897, \$3,018,299 38

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$598,676 31
Deduct re-insurance, etc.,	113,732 45
Net cash received for premiums,	\$484,943 86
Deposit premiums received on perpetual risks,	8,706 86
Rents from company's property,	7,145 17
Interest on mortgage loans,	11,752 14
Interest on collateral loans,	2,506 61
Interest on bonds and dividends on stocks,	115,645 50
Interest from all other sources,	3,099 62
Total income,	633,799 76
Total,	\$3,652,099 14

DISBURSEMENTS DURING THE YEAR.

	Fire.
Gross amount paid for losses,	\$269,415 01
Deduct salvage and re-insurance,	23,267 90
Net amount paid for losses,	\$246,147 11
Deposit premiums returned,	29,493 56

Cash paid stockholders for interest or dividends (amount declared during the year, \$90,000), . . .	\$90,317 50
Commissions or brokerage to agents,	100,768 51
Salaries, fees and all other charges of officers, \$24,- 000; clerks, \$15,400; other employes, \$1,500, . .	40,900 00
Taxes on premiums, \$8,013.77; on real estate, \$3,- 569.73,	11,583 50
Insurance department fees and agents' licenses, . .	3,169 37
Municipal licenses, \$942.18; tax on franchise, \$4,- 661.86,	5,604 04
Advertising, printing and stationery,	10,453 36
Legal expenses,	1,468 60
Repairs and expenses on real estate,	3,271 40
Miscellaneous expenses,	70,075 25
Loss on sales or maturity of ledger assets,	10,067 41
Total disbursements,	\$623,319 61
Balance December 31, 1898,	\$3,028,779 53

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$221,604 05
Mortgage loans on real estate, first liens,	181,558 00
Loans secured by pledge of bonds, stocks or other collaterals,	34,500 00
Book value of bonds, \$2,396,544.01; stocks, \$86,- 359.25,	2,482,903 26
Cash in company's office,	4,366 84
Cash deposited in bank,	103,847 38
Total net ledger assets as per balance,	\$3,028,779 53

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	2,822 37
Interest due and accrued on collateral loans,	390 42
Market value of real estate over book value,	18,895 95
Market value of bonds and stocks over book value,	61,828 74
Gross premiums in course of collection,	\$75,535 27
Deduct cost of collection, commission, etc.,	10,522 55
Net amount of uncollected premiums,	65,012 72
Gross assets,	\$3,177,729 73

LIABILITIES.

Losses adjusted and unpaid,	\$25,056 06
Losses unadjusted and reported,	19,118 25
Losses resisted,	2,100 00
Total,	\$46,274 31

Deduct re-insurance thereon,	\$5,148 28	
Net amount of unpaid losses,		\$41,126 03
Unearned premiums on fire risks, one year or less, .	\$154,947 40	
Unearned premiums on fire risks, more than one year, .	317,656 78	
Total unearned premiums,		472,604 18
Amount reclaimable on perpetual fire policies,		1,113,849 74
Total liabilities except capital,		\$1,627,579 95
Paid-up capital,		400,000 00
Surplus over capital,		1,150,149 78
Total,		\$3,177,729 73

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$80,060,474	\$876,030 89
Written or renewed in 1898,	54,860,847	606,866 66
Total,	\$134,921,321	\$1,482,897 55
Deduct risks expired and terminated,	50,379,353	564,232 45
In force at the end of the year,	\$84,541,968	\$918,665 10
Deduct amount re-insured,	4,902,549	53,503 49
Net amount in force,	\$79,639,419	\$865,161 61
Perpetual risks in force (not included above), . . .	55,138,282	1,210,346 64

General Interrogatories.

Losses incurred during the year,	\$245,578 52
Company's stock owned by the directors at par value,	22,500 00

Business in New Jersey in 1898.

Fire risks written,	\$934,841 33
Premiums received,	6,843 40
Losses paid,	3,252 07
Losses incurred,	1,705 91

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$1,107,735 72
Net premiums earned,	\$451,841 09
Interest, etc., earned,	167,739 81
Total premiums and interest earned,	\$619,580 90
Net losses incurred,	\$245,578 52
Expenses incurred,	241,588 32
Total losses and expenses incurred,	487,166 84
Net gain for the year,	\$132,414 06

Dividends incurred,	\$90,000 00	
Increase in surplus for the year,		\$42,414 06
Surplus at end of year,		\$1,150,149 78
Ratio of net losses incurred to net premiums earned, 54.53 per cent.		
Ratio of expenses incurred to net premiums earned, 53.46 per cent.		

GERMAN INSURANCE COMPANY.

FREEPORT, ILL.

Incorporated February, 1865.

Commenced business October, 1866.

C. O. COLLMANN, *President.*

WILLIAM TREMBOR, *Secretary.*

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897, \$2,764,726 59

INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$1,598,285 04	
Deduct re-insurance, etc.,	298,446 48	
Net cash received for premiums,	\$1,299,838 56	
Rents from company's property,	5,677 93	
Interest on mortgage loans,	110,261 63	
Interest on collateral loans,	2,411 12	
Interest on bonds and dividends on stocks,	31,253 85	
Interest from all other sources,	2,110 64	
Profit and loss,	3,311 23	
Total income,		1,454,864 96
Total,		\$4,219,591 55

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$718,554 29	
Deduct salvage and re-insurance,	49,587 60	
Net amount paid for losses,	\$668,966 69	
Cash paid stockholders for interest or dividends (amount declared during the year, \$60,000),	60,000 00	
Commissions or brokerage to agents,	250,278 23	
Salaries and allowances to agents,	19,225 58	
Salaries, fees and all other charges of officers, \$6,750.00; clerks, \$30,668.80; other employes, \$35,942.94,		73,361 74

Taxes on premiums, \$12,876.16; on real estate, \$866.12; on other investments, \$8,709.59, . . .	\$22,451 87
Insurance department fees and agents' licenses, . .	13,197 56
Municipal licenses,	2,213 91
Advertising, printing and stationery,	18,291 28
Legal expenses,	5,733 20
Repairs and expenses on real estate,	984 21
Furniture and fixtures,	837 21
Miscellaneous expenses,	111,370 02
Loss on sales or maturity of ledger assets,	33,194 24
Premium on bonds purchased charged off,	12,143 89
Total disbursements,	<u>\$1,292,249 63</u>
Balance December 31, 1898,	\$2,927,341 92

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$122,095 75
Mortgage loans on real estate, first liens,	1,550,356 51
Loans secured by pledge of bonds, stocks or other collaterals,	24,251 25
Book value of bonds, \$782,440; stocks, \$319,066.66, 1,101,506 66	
Cash in company's office,	11,415 55
Cash deposited in bank,	157,596 82
Total,	<u>\$2,967,221 54</u>

Ledger Liabilities.

Agent' credit balances, \$8,208.20; all other, \$31,- 671.42,	\$39,879 62
Total net ledger assets as per balance,	<u>\$2,927,341 92</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	69,994 36
Interest accrued on bonds and stocks,	18,568 88
Interest due and accrued on collateral loans,	1,338 03
Interest accrued on other assets,	226 80
Market value of bonds and stocks over book value,	73,365 94
Gross premiums in course of collection,	\$334,251 49
Deduct cost of collection, commission, etc.,	40,616 81
Not amount of uncollected premiums,	<u>293,634 68</u>
Gross assets,	<u>\$3,384,470 61</u>

LIABILITIES.

Losses adjusted and unpaid,	\$43,145 09
Losses unadjusted and reported,	37,214 48
Losses resisted,	12,127 18
Total,	<u>\$92,486 75</u>

Deduct re-insurance thereon,	\$3,918 06	
Net amount of unpaid losses,		\$88,568 69
Unearned premiums on fire risks, one year or less,	\$318,066 88	
Unearned premiums on fire risks, more than one year,	1,403,109 70	
Total unearned premiums,		1,716,176 58
Total liabilities except capital,		\$1,804,745 27
Paid-up capital,		200,000 00
Surplus over capital,		1,379,725 34
Total,		\$3,384,470 61

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$233,409,396	\$3,685,693 07
Written or renewed in 1898,	131,287,848	1,613,751 67
Total,	\$364,697,244	\$5,299,444 74
Deduct risks expired and terminated,	115,427,869	1,717,993 95
In force at the end of the year,	\$249,269,375	\$3,581,445 79
Deduct amount re-insured,	7,389,282	102,321 01
Net amount in force,	\$241,880,093	\$3,479,124 78

General Interrogatories.

Losses incurred during the year (fire, \$647,184.93 ; tornado, \$15,- 288.02),	\$662,472 95
Company's stock owned by the directors at par value,	76,800 00
Loaned to officers and directors,	32,750 00
Loaned to stockholders, not officers,	62,100 00

Business in New Jersey in 1898.

Fire risks written,	\$486,821 00
Premiums received,	2,745 66
Losses paid,	10 03
Losses incurred,	10 03
Amount at risk,	289,979 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$1,020,877 05
Net premiums earned,	\$1,423,020 73
Interest, etc., earned,	186,538 88
Total premiums and interest earned,	\$1,609,559 61

Net losses incurred,	\$662,472 95	
Expenses incurred,	528,238 37	
Total losses and expenses incurred,	1,190,711 32	
Net gain for the year,	\$418,848 29	
Dividends incurred,	60,000 00	
Increase in surplus for the year,	358,848 29	
Surplus at end of year,	\$1,379,725 34	
Ratio of net losses incurred to net premiums earned, 47.01 per cent.		
Ratio of expenses incurred to net premiums earned, 37.12 per cent.		

GERMAN ALLIANCE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February, 1897. Commenced business February 8, 1897.

ADOLPH A. STROHN, *President*. CHARLES G. SMITH, *Secretary*.

PAID-UP CAPITAL, \$400,000.

Balance of net ledger assets, December 31, 1897, . .	\$408,196 40	
Increase of paid-up capital in 1898,	200,000 00	
Paid in on surplus account in 1898,	100,000 00	
		\$708,196 40

INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$316,676 56	
Deduct re-insurance, etc.,	65,247 30	
Net cash received for premiums,	\$251,429 26	
Interest on bonds and dividends on stocks,	24,177 61	
Profits on sale or maturity of ledger assets,	12,091 31	
Total income,	287,698 18	
Total,	\$995,894 58	

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$82,952 35	
Deduct salvage and re-insurance,	659 96	
Net amount paid for losses,	\$82,292 39	
Commissions or brokerage to agents,	68,706 50	
Salaries, fees and all other charges of officers, clerks and other employes,	1,458 32	

FIRE AND FIRE-MARINE

Taxes on premiums,	\$5,636 41	
Insurance department fees and agents' licenses, . .	3,707 26	
Municipal licenses,	1,064 69	
Miscellaneous expenses,	135 46	
Total disbursements,		\$163,001 03
Balance December 31, 1898,		\$832,893 55

Invested in the following :

LEDGER ASSETS.

Book value of bonds, \$558,221.54; stocks, \$264,256 25,	\$822,477 79	
Cash deposited in bank,	10,415 76	
Total net ledger assets as per balance,		\$832,893 55

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks,	1,075 00	
Market value of bonds and stocks over book value,	33,067 21	
Gross premiums in course of collection,	\$22,573 97	
Deduct cost of collection, commission, etc.,	7,038 11	
Net amount of uncollected premiums,	15,535 86	
Gross assets,		\$882,571 62

LIABILITIES.

Losses adjusted and unpaid,	\$19,859 64	
Losses unadjusted and reported,	21,128 00	
Losses resisted,	2,019 00	
Amount of unpaid losses,		\$43,006 64
Unearned premiums on fire risks, one year or less,	\$89,857 20	
Unearned premiums on fire risks, more than one year,	71,729 76	
Total unearned premiums,		161,586 96
Salaries, rent, taxes and miscellaneous expenses due and accrued,		132 75
Return premiums,		114 37
Total liabilities except capital,		\$204,840 72
Paid-up capital,		400,000 00
Surplus over capital,		277,730 90
Total,		\$882,571 62

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$18,100,382	\$180,396 10
Written or renewed in 1898,	43,254,986	319,456 21
Total,	\$61,355,368	\$499,852 31
Deduct risks expired and terminated,	26,246,653	225,296 56
In force at the end of the year,	\$35,108,715	\$274,555 75

General Interrogatories.

Losses incurred during the year,	\$117,543 16
Company's stock owned by the directors at par value,	87,400 00

Amounts deposited for the exclusive protection of policyholders
in other States or Countries :

State or Country.	Value of Deposits.	Liabilities.
Oregon,	\$63,625 00	\$5,520 67
Virginia,	12,725 00	8,511 20
	<u>\$76,350 00</u>	<u>\$14,031 87</u>

Business in New Jersey in 1898.

Fire risks written,	\$355,499 00
Premiums received,	3,609 55
Losses paid,	2,316 69
Losses incurred,	2,316 69
Amount at risk,	476,254 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$130,281 78
Net premiums earned,	\$194,663 82
Interest, etc., earned,	52,428 74
Total premiums and interest earned,	<u>\$247,092 56</u>
Net losses incurred,	\$117,543 16
Expenses incurred,	82,100 28
Total losses and expenses incurred,	<u>199,643 44</u>
Net gain for the year,	\$47,449 12
Paid in by stockholders on surplus account,	<u>100,000 00</u>
Increase in surplus for the year,	<u>147,449 12</u>
Surplus at end of year,	\$277,730 90
Ratio of net losses incurred to net premiums earned, 60.38 per cent.	
Ratio of expenses incurred to net premiums earned, 42.17 per cent.	

GERMAN AMERICAN INSURANCE COMPANY.

NEW YORK CITY.

Incorporated March, 1872.

Commenced business March 7, 1872.

WILLIAM N. KREMER, *President.*CHARLES G. SMITH, *Secretary.*

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1897, \$7,151,859 19

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$4,062,523 17	
Deduct re-insurance, etc.,	1,438,237 41	
Net cash received for premiums,	\$2,624,285 76	
Rents from company's property,	622 50	
Interest on mortgage loans,	2,120 00	
Interest on bonds and dividends on stocks,	287,422 91	
Interest from all other sources,	799 88	
Profits on sale or maturity of ledger assets,	53,597 17	
Total income,		\$2,968,848 22
Total,		\$10,120,707 41

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$1,759,565 27	
Deduct salvage and re-insurance,	355,033 08	
Net amount paid for losses,	\$1,404,532 19	
Cash paid stockholders for interest or dividends (amount declared during the year, \$300,000),	300,000 00	
Commissions or brokerage to agents,	459,173 01	
Rents,	33,757 70	
Salaries, fees and all other charges of officers, clerks and other employes,	235,919 45	
Taxes on premiums, \$65,978.88; on real estate, \$171.45,	66,150 33	
Insurance department fees and agents' licenses,	17,500 03	
Municipal licenses,	7,390 05	
Advertising, printing and stationery,	42,124 15	
Repairs and expenses on real estate,	376 61	
Furniture and fixtures,	16,223 19	
Miscellaneous expenses,	211,846 65	
Total disbursements,		\$2,794,993 36
Balance December 31, 1898,		\$7,325,714 05

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$15,000 00	
Mortgage loans on real estate, first liens,	53,000 00	
Book value of bonds, \$5,110,261 88; stocks, \$1,894,- 658.63,	7,004,920 51	
Cash in company's office,	6,581 85	
Cash deposited in bank,	246,211 69	
Total net ledger assets as per balance,		\$7,325,714 05

NON-LEDGER ASSETS.

Interest accrued on mortgages,	\$837 00
Interest accrued on bonds and stocks,	17,698 17
Market value of bonds and stocks over book value,	327,782 49
Gross premiums in course of collection,	\$495,412 09
Deduct cost of collection, commission, etc.,	109,391 28
Net amount of uncollected premiums,	386,020 81
Gross assets,	\$8,058,052 52

LIABILITIES.

Losses adjusted and unpaid,	\$84,928 00
Losses unadjusted and reported,	264,314 00
Losses resisted,	56,457 40
Total,	\$405,699 40
Deduct re-insurance thereon,	29,744 00
Net amount of unpaid losses,	\$375,955 40
Unearned premiums on fire risks, one year or less, \$1,009,150 95	
Unearned premiums on fire risks, more than one year, 1,665,760 72	
Total unearned premiums,	2,674,911 67
Salaries, rent, taxes and miscellaneous expenses due and accrued,	19,405 34
Return premiums,	4,169 70
Re-insurance premiums,	61,601 03
Total liabilities except capital,	\$3,136,043 14
Paid-up capital,	1,000,000 00
Surplus over capital,	3,922,009 38
Total,	\$8,058,052 52

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$574,558,776	\$5,389,827 55
Written or renewed in 1898,	502,296,005	4,063,775 32
Total,	\$1,076,854,781	\$9,453,602 87
Deduct risks expired and terminated,	416,244,396	3,979,386 73
In force at the end of the year,	\$660,610,385	\$5,474,216 14
Deduct amount re-insured,	49,352,639	373,300 41
Net amount in force,	\$611,257,746	\$5,100,915 73

General Interrogatories.

Losses incurred during the year (fire, \$1,471,747.83; tornado, \$6,125.33),	\$1,477,873 16
Company's stock owned by the directors at par value,	118,500 00

Amounts deposited for the exclusive protection of policyholders
in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$31,250 00	\$39,215 55
Oregon,	62,500 00	39,017 13
Virginia,	56,250 00	25,911 36
	<hr/> \$150,000 00	<hr/> \$104,144 04

Business in New Jersey in 1898.

Fire risks written,	\$25,788,453 00
Premiums received,	178,641 12
Losses paid,	92,852 73
Losses incurred,	92,417 06
Amount at risk,	49,963,029 00
Tornado risks written,	106,700 00
Premiums received,	278 97
Losses paid,	566 33

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$3,678,999 38
Net premiums earned,	\$2,608,115 56
Interest, etc., earned,	502,473 23
Total premiums and interest earned, . . .	<hr/> \$3,110,588 79
Net losses incurred,	\$1,477,873 16
Expenses incurred,	1,089,705 63
Total losses and expenses incurred, . . .	<hr/> 2,567,578 79
Net gain for the year,	<hr/> \$543,010 00
Dividends incurred,	300,000 00
Increase in surplus for the year,	<hr/> 243,010 00
Surplus at end of year,	<hr/> \$3,922,009 38
Ratio of net losses incurred to net premiums earned, 56.66 per cent.	
Ratio of expenses incurred to net premiums earned, 41.78 per cent.	

GERMANIA FIRE INSURANCE COMPANY.

NEW YORK, N. Y.

Incorporated March, 1859.

Commenced business March, 1859.

HUGO SCHUMANN, *President.*

CHARLES RUYKHAVER, *Secretary.*

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1897, \$4,218,545 68

INCOME DURING THE YEAR.

Fire.

Gross cash premiums	\$1,750,385 53	
Deduct re-insurance, etc.,	513,401 48	
Net cash received for premiums,	\$1,236,984 05	
Rents from company's property,	23,845 79	
Interest on mortgage loans,	12,940 64	
Interest on bonds and dividends on stocks,	141,699 47	
Interest from all other sources,	2,045 15	
Profits on sale or maturity or ledger assets,	50,622 70	
Total income,		\$1,468,137 80
Total,		\$5,686,683 48

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$592,382 14	
Deduct salvage and re-insurance,	73,351 14	
Net amount paid for losses,	\$519,031 00	
Cash paid stockholders for interest or dividends (amount declared during the year, \$120,000),	120,000 00	
Commissions or brokerage to agents,	204,515 65	
Rents,	26,332 16	
Salaries, fees and all other charges of officers, \$30,500; clerks and other employees, \$102,894.03,	133,394 03	
Taxes on premiums, \$18,949.29; on real estate, \$4,482.30; on other investments, \$4,845.42,	28,277 01	
Insurance department fees and agents' licenses,	8,094 92	
Municipal licenses,	3,974 48	
Advertising, printing and stationery,	14,870 38	
Legal expenses,	823 23	
Repairs and expenses on real estate,	16,175 70	
Miscellaneous expenses,	51,028 93	
Profit and loss,	42,154 39	
Total disbursements,		1,168,671 88
Balance December 31, 1898,		\$4,518,011 60

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$655,000 00
Mortgage loans on real estate, first liens,	364,500 00
Book value of bonds, \$1,986,373.24; stocks, \$1,199,- 195.15,	3,185,568 39
Cash in company's office,	9,731 79
Cash deposited in bank,	104,174 95
Agents' debit balances,	183,582 27
Cash in hands of department managers,	15,454 20

Total net ledger assets as per balance, \$4,518,011 60

NON-LEDGER ASSETS.

Interest accrued on mortgages,	\$8,201 49
Interest accrued on bonds and stocks,	2,500 00
Rents due and accrued on company's property or lease,	2,050 02
Market value of bonds and stocks over book value,	138,234 61
Gross premiums in course of collection,	\$10,966 56
Deduct cost of collection, commission, etc.,	1,842 38
Net amount of uncollected premiums,	9,124 18
Premiums more than three months due,	\$1,135 02
Gross assets,	\$4,678,121 90

LIABILITIES.

Losses adjusted and unpaid,	\$46,555 16
Losses unadjusted and reported,	32,731 70
Losses resisted,	4,241 36
Total,	\$83,528 22
Deduct re-insurance thereon,	6,027 11
Net amount of unpaid losses,	\$77,501 11
Unearned premiums on fire risks, one year or less, \$369,013 15	
Unearned premiums on fire risks, more than one year, 1,137,894 25	
Total unearned premiums,	1,506,907 40
Total liabilities except capital,	\$1,584,408 51
Paid up capital,	1,000,000 00
Surplus over capital,	2,093,713 39
Total,	\$4,678,121 90

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$337,595,669	\$2 868,691 35
Written or renewed in 1898,	233,081,746	1,730,736 94
Total,	\$570,677,415	\$4,599,428 29
Deduct risks expired and terminated,	200,515,138	1,603,297 08
In force at the end of the year,	\$370,162,277	\$2,996,131 21
Deduct amount re-insured,	17,230,747	126,408 84
Net amount in force,	\$352,931,530	\$2,869,722 37

General Interrogatories.

Losses incurred during the year,	\$535,278 81
Company's stock owned by the directors at par value,	199,000 00

Amounts deposited for the exclusive protection of
policyholders in other States or countries:

State or country.	Value of Deposits.	Liabilities.
Georgia,	\$26,000 00	\$14,145 13
Virginia,	53,633 00	9,007 55
	<u>\$79,663 00</u>	<u>\$23,152 68</u>

Business in New Jersey, 1898.

Fire risks written,	\$16,630,977 00
Premiums received,	122,013 32
Losses paid,	44,932 38
Losses incurred,	46,210 49
Amount at risk,	37,013,865 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$1,842,767 29
Net premiums earned,	\$1,122,885 53
Interest, etc., earned,	246,937 78
Total premiums and interest earned,	<u>\$1,369,823 31</u>
Net losses incurred,	\$535,278 81
Expenses incurred,	463,598 40
Total losses and expenses incurred,	<u>998,877 21</u>
Net gain for the year,	\$370,946 10
Dividends incurred,	<u>120,000 00</u>
Increase in surplus for the year,	<u>250,946 10</u>
Surplus at end of year,	\$2,093,713 39
Ratio of net losses incurred to net premiums earned, 47.67 per cent.	
Ratio of expenses incurred to net premiums earned, 41.29 per cent.	

GIRARD FIRE AND MARINE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated March, 1853.

Commenced business May, 1853.

ALFRED S. GILLET, *President.*

EDWIN F. MERRILL, *Secretary.*

PAID-UP CAPITAL, \$300,000.

Balance of net ledger assets, December 31, 1897, \$1,842,319 00

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$436,298 04	
Deduct re-insurance, etc.,	83,212 42	
Net cash received for premiums,	\$353,085 62	
Deposit premiums received on perpetual risks, . .	50,048 19	
Rents from company's property (including \$5,000 for company's use of own buildings),	16,980 72	
Interest on mortgage loans,	44,561 22	
Interest on collateral loans,	5,779 90	
Interest on bonds and dividends on stocks,	22,703 84	
Interest from all other sources,	1,635 22	
Income from other sources,	962 75	
Profit and loss,	1,454 48	
Total income,		\$497,211 94
Total,		\$2,339,530 94

DISBURSEMENTS DURING THE YEAR.

	Fire	
Gross amount paid for losses,	\$186,382 41	
Deduct salvage and re-insurance,	16,442 79	
Net amount paid for losses,	\$169,939 62	
Deposit premiums returned,	27,191 96	
Cash paid stockholders for interest or dividends (amount declared during the year, \$69,000), . .	69,000 00	
Commissions or brokerage to agents,	81,007 41	
Salaries and allowances to agents,	14,493 85	
Rents,	4,500 00	
Salaries, fees and all other charges of officers, \$22,- 500 ; clerks, \$19,703.96 ; other employes, \$556,	42,759 96	
Taxes on premiums, \$8,059.66 ; on real estate, \$5,- 653.22,	13,712 88	
Insurance department fees and agents' licenses, . .	1,408 06	
Municipal licenses, \$1,353.34 ; tax on franchise, \$2,- 505.30,	3,858 64	
Advertising, printing and stationery,	6,367 94	
Legal expenses,	854 78	
Repairs and expenses on real estate,	3,096 79	
Miscellaneous expenses,	21,723 30	
Loss on sales or maturity of ledger assets,	5,735 00	
Total disbursements,		465,650 19
Balance December 31, 1898,		\$1,873,880 75

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered	\$288,972 31	
Mortgage loans on real estate, first liens,	811,110 00	
Loans secured by pledge of bonds, stocks or other collaterals,	63,200 00	
Book value of bonds, \$454,844.86 ; stocks, \$74,699.21,	529,544 07	
Cash in company's office,	8,984 03	
Cash deposited in bank,	139,871 80	
Bills receivable,	17,076 64	
Perpetual re-insurance,	5,489 50	
Hotel furniture,	2,532 40	
Philadelphia underwriters,	100 00	
Other ledger assets,	2,000 00	
Total net ledger assets as per balance,		\$1,873,880 75

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,		16,241 67
Interest due and accrued on bonds and stocks,		3,219 33
Interest accrued on collateral loans,		1,010 32
Rents due and accrued on company's property or lease,		295 00
Market value of real estate over book value,		83,927 69
Market value of bonds and stocks over book value,		21,821 93
Gross premiums in course of collection,	\$94,291 97	
Deduct cost of collection, commission, etc.,	16,519 81	
Net amount of uncollected premiums,		77,772 16
Gross assets,		\$2,078,168 85

Items Not Admitted.

Company's stock owned,	\$44,625 00	
Hotel furniture,	2,532 40	
		47,157 40
Total admitted assets,		\$2,031,011 45

LIABILITIES.

Losses unadjusted and reported,	\$30,787 10	
Losses resisted,	3,062 50	
Total,	\$33,849 60	
Deduct re-insurance thereon,	3,132 08	
Net amount of unpaid losses,		\$30,717 52
Unearned premiums on fire risks, one year or less,	\$94,315 01	
Unearned premiums on fire risks, more than one year,	281,848 57	
Total unearned premiums,		376,163 58

Amount reclaimable on perpetual fire policies,	\$617,766 45
Return premiums,	6,327 75
Re-insurance premiums,	3,419 96
General expenses,	14,106 04
Total liabilities except capital,	\$1,048,501 30
Paid-up capital,	300 000 00
Surplus over capital,	682,510 15
Total,	\$2,031,011 45

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$77,671,808	\$784,535 85
Written or renewed in 1898,	46,294,079	443,479 15
Total,	\$123,965,887	\$1,228,015 00
Deduct risks expired and terminated,	44,924,591	451,883 25
In force at the end of the year,	\$79,041,296	\$776,131 75
Deduct amount re-insured,	4,975,546	48,414 95
Net amount in force,	\$74,065,750	\$727,716 80
Perpetual risks in force (not included above),	31,844,207	686,407 16

General Interrogatories.

Losses incurred during the year,	\$171,434 92
Company's stock owned by the directors at par value,	36,400 00
Loaned to officers and directors,	1,200 00

Business in New Jersey in 1898.

Fire risks written,	\$1,431,775 00
Premiums received,	13,044 33
Losses paid,	6,598 75
Losses incurred,	9,098 75

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$655,583 43
Net premiums earned,	\$363,144 54
Interest, etc., earned,	87,231 01
Total premiums and interest earned,	\$450,375 55
Net losses incurred,	\$166,786 13
Expenses incurred,	187,662 72
Total losses and expenses incurred,	354,448 85
Net gain for the year,	\$95,926 70
Dividends incurred,	69,000 00
Increase in surplus for the year,	26,926 70
Surplus at end of year,	\$682,510 13
Ratio of net losses incurred to net premiums earned, 45.93 per cent.	
Ratio of expenses incurred to net premiums earned, 51.68 per cent.	

GLENS FALLS INSURANCE COMPANY.

GLENS FALLS, N. Y.

Incorporated May, 1849.

Commenced business May, 1850.

J. L. CUNNINGHAM, *President*.R. A. LITTLE, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897 (adjusted), . . . \$2,972,038 31

INCOME DURING THE YEAR.

Fire.

Gross cash premiums, \$949,171 69

Deduct re-insurance, etc., 159,721 17

Net cash received for premiums, \$789,450 52

Rents from company's property, 1,735 79

Interest on mortgage loans, 68,807 51

Interest on collateral loans, 1,440 00

Interest on bonds and dividends on stocks, 81,567 77

Interest from all other sources, 10,528 56

Profits on sale or maturity of ledger assets, 3,588 48

Total income, 957,118 63

Total, \$3,929,156 94

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses, \$469,256 16

Deduct salvage and re-insurance, 48,807 27

Net amount paid for losses, \$420,448 89

Cash paid stockholders for interest or dividends,
(amount declared during the year, \$60,000), 60,000 00

Commissions or brokerage to agents, 164,625 71

Salaries, fees and all other charges of officers,
\$13,500; clerks, \$17,950; other employes, \$33,-
069.06, 64,519 06Taxes on premiums, \$19,068.55; on real estate,
\$958.14; on other investments, \$15,403.85, 35,430 54

Insurance department fees and agents' licenses, 4,358 92

Municipal licenses, \$676.16; tax on franchise,
\$787.10, 1,463 26

Advertising, printing and stationery, 13,768 59

Legal expenses, 2,909 73

Repairs and expenses on real estate, 586 15

Miscellaneous expenses,	\$46,634 42	
Premium on bonds purchased charged off,	12,300 00	
		<hr/>
Total disbursements,		\$827,045 27
Balance December 31, 1898,		<hr/>
		\$3,102,111 67

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$40,950 00	
Mortgage loans on real estate, first liens,	1,277,252 64	
Loans secured by pledge of bonds, stocks or other collaterals,	24,000 00	
Book value of bonds, \$1,421,624.75 ; stocks, \$22,- 500.00,	1,444,124 75	
Cash in company's office,	2,273 29	
Cash deposited in bank,	232,493 01	
Bills receivable,	1,366 90	
Agents' debit balances,	79,651 08	
		<hr/>
Total net ledger assets as per balance,		\$3,102,111 67

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	11,032 45	
Interest due and accrued on bonds and stocks,	8,688 86	
Interest accrued on collateral loans,	500 00	
Market value of bonds and stocks over book value,	99,600 00	
		<hr/>
Gross assets,		\$3,221,932 98

Items Not Admitted.

Contingent depreciation on mortgage loans,	20,000 00	
		<hr/>
Total admitted assets,		\$3,201,932 98

LIABILITIES.

Losses adjusted and unpaid,	\$14,157 36	
Losses unadjusted and reported,	26,787 00	
Losses resisted,	7,700 00	
		<hr/>
Total,	\$48,644 36	
Deduct re-insurance thereon,	3,492 66	
		<hr/>
Net amount of unpaid losses,		\$45,151 70
Unearned premiums on fire risks, one year or less, \$184,668 49		
Unearned premiums on fire risks, more than one year,	710,728 20	
		<hr/>
Total unearned premiums,		895,396 69
Salaries, rent, taxes and miscellaneous expenses due and accrued,		10,000 00
		<hr/>
Total liabilities except capital,		\$950,548 39

Paid-up capital,	\$200,000 00
Surplus over capital,	2,051,384 59
Total,	\$3,201,932 98

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$176,797,975	\$1,904,440 98
Written or renewed in 1898,	91,027,340	949,171 69
Total,	\$267,825,315	\$2,853,612 67
Deduct risks expired and terminated,	90,304,546	976,262 58
In force at the end of the year,	\$177,520,769	\$1,877,350 09
Deduct amount re-insured,	9,375,644	107,562 49
Net amount in force,	\$168,145,125	\$1,769,787 60

General Interrogatories.

Losses incurred during the year,	\$415,795 00
Company's stock owned by the directors at par value,	72,730 00
Loaned to officers and directors,	10,000 00

Amounts deposited for the exclusive protection of policyholders
in other States or Countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$25,000 00	\$6,446 00
Virginia,	11,000 00	5,693 00
	\$36,000 00	\$12,139 00

Business in New Jersey in 1898.

Fire risks written,	\$1,452,409 00
Premiums received,	11,995 01
Losses paid,	6,455 60
Losses incurred,	8,395 60
Amount at risk,	2,527,918 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$1,876,590 79
Net premiums earned,	\$811,817 00
Interest, etc., earned,	173,068 26
Total premiums and interest earned,	\$984,885 26
Net losses incurred,	\$415,795 08
Expenses incurred,	334,296 38
Total losses and expenses incurred,	750,091 46
Net gain for the year,	\$234,793 80

Dividends incurred,	\$60,000 00	
Increase in surplus for the year,		\$174,793 80
Surplus at end of year,		\$2,051,384 59
Ratio of net losses incurred to net premiums earned, 51.22 per cent.		
Ratio of expenses incurred to net premiums earned, 41.55 per cent.		

GLOBE FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated March, 1863.

Commenced business March, 1863.

E. C. JAMESON, *President*.WILLIAM VALENTINE, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1898 (adjusted), . . \$504,684 53

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums,	\$781,537 64	\$39,425 87	
Deduct re-insurance, &c.,	330,661 00		
Net cash received for premiums,	\$450,876 64	\$39,425 87	\$490,302 51
Interest on mortgage loans,			2,503 22
Interest on bonds and dividends on stocks,			19,083 09
Profits on sale or maturity of ledger assets,			3,272 50
Total income,			\$515,161 32
Total,			\$1,019,845 85

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$518,694 54	\$68,542 44	
Deduct salvage and re- insurance,	128,748 66		
Net amount paid for losses,	\$389,945 88	\$68,542 44	\$458,488 32
Cash paid stockholders for interest or dividends (amount declared during the year, \$12,000),			12,000 00
Commissions or brokerage to agents,			175,232 97
Rents,			1,250 00

Salaries, fees and all other charges of officers, \$4,100; clerks, \$900,	\$5,000 00	
Taxes on premiums	7,964 95	
Insurance department fees and agents' licenses, .	2,302 53	
Municipal licenses,	1,273 48	
Legal expenses,	1,000 00	
Miscellaneous expenses,	2,374 06	
	<hr/>	
Total disbursements,		\$666,886 31
Balance December 31, 1898,		\$352,959 54

Invested in the following :

LEDGER ASSETS.

Mortgage loans on real estate, first liens,	\$57,500 00	
Book value of bonds, \$150,380.88; stocks, \$183,292.29, .	333,673 17	
Cash in company's offices,	7,625 26	
Cash deposited in bank,	19,161 11	
	<hr/>	
Total,	\$417,959 54	

Ledger Liabilities.

Borrowed money,	65,000 00	
	<hr/>	
Total net ledger assets as per balance,		\$352,959 54

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,		1,204 03
Interest accrued on bonds and stocks,		1,500 00
Market value of bonds and stocks over book value,		88,241 83
Gross premiums in course of collection,	\$135,771 81	
Deduct cost of collection, commission, etc.,	31,869 56	
	<hr/>	
Net amount of uncollected premiums,		103,902 25
		<hr/>
Gross assets,		\$547,807 65

LIABILITIES.

Losses adjusted and unpaid,	\$27,292 95	
Losses unadjusted and reported,	142,601 27	
Losses resisted,	8,200 00	
	<hr/>	
Total,	\$178,094 22	
Deduct re-insurance thereon,	42,131 50	
	<hr/>	
Net amount of unpaid losses,		\$135,962 72
Unearned premiums on fire risks, one year or less, .	\$109,046 69	
Unearned premiums on fire risks, more than one year, .	16,575 97	
Unearned premiums on inland navigation risks, . .	16,329 36	
	<hr/>	
Total unearned premiums,		141,952 02
Re-insurance premiums,		16,000 14
		<hr/>
Total liabilities except capital,		\$293,914 88

Paid-up capital,	\$200,000 00
Surplus over capital,	53,892 77
Total,	<u>\$547,807 65</u>

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$73,604,313	\$713,698 94
Written or renewed in 1898,	57,955,998	718,582 36
Total,	<u>\$131,560,311</u>	<u>\$1,432,281 30</u>
Deduct risks expired and terminated,	89,462,895	909,888 43
In force at the end of the year,	\$52,097,416	\$522,392 87
Deduct amount re-insured,	28,052,024	276,785 06
Net amount in force,	<u>\$24,045,392</u>	<u>\$245,607 81</u>

	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$1,689,575	\$22,982 82
Written or renewed in 1898,	2,185,980	74,815 55
Total,	<u>\$3,875,555</u>	<u>\$97,798 37</u>
Deduct risks expired and terminated,	2,378,715	65,139 64
In force at the end of the year,	<u>\$1,496,840</u>	<u>\$32,658 73</u>

General Interrogatories.

Losses incurred during the year (fire, \$397,250.43; marine and inland, \$81,037.51),	\$478,287 94
Company's stock owned by the directors at par value,	32,250 00

Business in New Jersey in 1898.

Fire risks written,	\$1,056,260 00
Premiums received,	11,538 54
Losses paid,	9,142 54
Losses incurred,	20,142 54

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$125,186 63
Net premiums earned,	\$541,366 79
Interest, etc., earned,	52,561 37
Total premiums and interest earned,	<u>\$593,928 16</u>
Net losses incurred,	\$471,949 94
Expenses incurred,	181,272 08
Total losses and expenses incurred,	<u>653,222 02</u>
Net loss for the year,	<u>\$59,293 86</u>

Dividends incurred,	\$12,000 00	
Decrease in surplus for the year,		\$71,293 86
Surplus at end of year,		\$53,892 77
Ratio of net losses incurred to net premiums earned, 87.18 per cent.		
Ratio of expenses incurred to net premiums earned, 33 48 per cent.		

GREENWICH INSURANCE COMPANY.

NEW YORK CITY.

Incorporated May 5, 1834.

Commenced business January 1, 1835.

MASON A. STONE, *President*.WALTER B. WARD, *Assistant Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897, \$1,153,587 49

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums,	\$1,187,640 33	\$155,940 20	
Deduct re-insurance, etc.,	277,833 07	14,743 93	
Net cash received for premiums,	\$909,807 26	\$141,196 27	\$1,051,003 53
Rents from company's property (including for company's use of own buildings),		16,562 49	
Interest on collateral loans,		20 58	
Interest on bonds and dividends on stocks,		46,143 17	
Interest from all other sources,		58 41	
Profits on sale or maturity of ledger assets,		661 29	
Total income,			1,114,449 47
Total,			\$2,268,036 96

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$560,848 87	\$127,314 72	
Deduct salvage and re- insurance,	71,832 97	14,710 60	
Net amount paid for losses,	\$489,015 90	\$112,604 12	\$601,620 02
Cash paid stockholders for interest or dividends (amount declared during the year, \$20,000),		20,000 00	

Commissions or brokerage to agents,	\$205,617 98	
Rents (including \$12,000 for company's use of own buildings),	12,000 00	
Salaries, fees and all other charges of officers, clerks and other employees,	127,979 96	
Taxes on premiums, \$13,332.80 ; on real estate, \$3,-244.71,	16,577 51	
Insurance department fees and agents' licenses, . .	12,579 06	
Advertising, printing and stationery,	20,628 80	
Repairs and expenses on real estate,	1,033 57	
Furniture and fixtures,	1,043 55	
Miscellaneous expenses,	81,416 33	
Loss on sales or maturity of ledger assets,	888 12	
Total disbursements,		\$1,101,384 90
Balance December 31, 1898,		\$1,166,652 06

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$127,500 00	
Book value of bonds, \$367,772.50 ; stocks, \$552,-606.81,	920,379 31	
Cash in company's office,	11,599 73	
Cash deposited in bank,	76,005 89	
Bills receivable,	26,273 43	
Agents' debit balances,	6,992 07	
Total,	\$1,168,750 43	
Deduct ledger liabilities,	2 098 37	
Total net ledger assets as per balance,		\$1,166,652 06

NON-LEDGER ASSETS.

Interest due on bonds and stocks,	437 50	
Market value of real estate over book value,	72,500 00	
Market value of bonds and stocks over book value,	195,465 69	
Gross premiums in course of collection,	\$187,256 07	
Deduct cost of collection, commission, etc.,	35,000 00	
Net amount of uncollected premiums,	152,256 07	
Premiums more than three months due,	\$8,837 80	
Gross assets,	\$1,587,311 32	
Depreciation from book values of above net ledger assets, to bring same to market value,	5,000 00	
Total admitted assets,		\$1,582,311 32

LIABILITIES.

Losses adjusted and unpaid,	\$15,431 13
Losses unadjusted and reported,	156,295 27
Losses resisted,	38,182 84
Total,	\$209,909 24

Deduct re-insurance thereon,	\$27,279 98	
Net amount of unpaid losses,		\$182,629 26
Unearned premiums on fire risks, one year or less, .	\$283,765 10	
Unearned premiums on fire risks, more than one year,	407,134 63	
Unearned premiums on inland navigation risks, . .	40,347 31	
Total unearned premiums,		\$731,247 04
Amount reclaimable on perpetual fire policies,		931 50
Salaries, rent, taxes and miscellaneous expenses due and accrued,		5,000 00
Return premiums,		14,094 06
Contingent liabilities,		5,000 00
Total liabilities except capital,		\$938,901 86
Paid-up capital,		200,000 00
Surplus over capital,		443,409 46
Total,		\$1,582,311 32

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$223,112,806	\$1,329,722 23
Written or renewed in 1898,	172,049,846	1,249,092 34
Total,	\$395,162,652	\$2,578,814 57
Deduct risks expired and terminated,	158,198,692	1,111,956 05
In force at the end of the year,	\$236,963,960	\$1,466,858 52
Deduct amount re-insured,	22,679,822	171,375 62
Net amount in force,	\$214,284,138	\$1,295,482 90
Perpetual risks in force (included above),	50,000	1,035 00

	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$2,870,911	\$92,202 98
Written or renewed in 1898,	43,161,316	152,997 76
Total,	\$46,032,227	\$245,200 74
Deduct risks expired and terminated,	43,615,077	163,642 99
In force at the end of the year,	\$2,417,150	\$81,557 75
Deduct amount re-insured,	32,750	863 13
Net amount in force,	\$2,384,400	\$80,694 62

General Interrogatories.

Losses incurred during the year (fire, \$510,119.11 ; marine and inland, \$131,250.97),	\$641,370 08
Company's stock owned by the directors at par value,	78,525 00

Amounts deposited for the exclusive protection of policyholders
in other States or Countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$25,000 00	\$24,929 57
Virginia,	11,200 00	8,100 54
	<u>\$36,200 00</u>	<u>\$33,030 11</u>

Business in New Jersey in 1898.

Fire risks written,	\$6,853,952 55
Premiums received,	33,891 16
Losses paid,	7,580 95
Losses incurred,	10,574 85
Amount at risk,	12,459,028 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$436,128 87
Net premiums earned,	\$999,745 36
Interest, etc., earned,	138,242 66
Total premiums and interest earned,	<u>\$1,137,988 02</u>
Net losses incurred,	\$628,608 95
Expenses incurred,	482,098 48
Total losses and expenses incurred,	<u>1,110,707 43</u>
Net gain for the year,	\$27,280 59
Dividends incu	<u>20,000 00</u>
Increase in surplus for the year,	<u>7,280 59</u>
Surplus at end of year,	\$443,409 46
Ratio of net losses incurred to net premiums earned, 59.81 per cent.	
Ratio of expenses incurred to net premiums earned, 45.87 per cent.	

HANOVER FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1852.

Commenced business April, 1852.

I. REMSEN LANE, *President.*

CHARLES L. ROE, *Secretary.*

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1897, \$2,622,367 27

INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$1,758,909 81	
Deduct re-insurance, etc.,	309,433 12	
Net cash received for premiums,		\$1,449,476 69
Rents from company's property (including \$12,000 for company's use of own buildings),	28,389 70	
Interest on mortgage loans,	350 00	
Interest on collateral loans,	81 85	
Interest on bonds and dividends on stocks,	94,308 19	
Profits on sale or maturity of ledger assets,	23,571 25	
Total income,		\$1,596,177 68
Total,		\$4,218,544 95

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$1,031,062 82	
Deduct salvage and re-insurance,	97,546 26	
Net amount paid for losses,		\$933,516 56
Cash paid stockholders for interest or dividends (amount declared during the year, \$100,000),	100 000 00	
Commissions or brokerage to agents,	262,421 53	
Rents (including \$12,000 for company's use of own buildings),	16,600 00	
Salaries, fees and all other charges of officers, \$34,- 500; clerks, \$113,353.22; other employes, \$5,- 897.50,	153,750 72	
Taxes on premiums, \$27,731.90; on real estate, \$4,- 718.47; internal revenue, \$4,691.34,	37,141 71	
Insurance department fees and agents' licenses,	13,159 78	
Advertising, printing and stationery,	22,555 67	
Legal expenses,	474 11	
Repairs and expenses on real estate,	3,046 11	
Furniture and fixtures,	61 033 37	
All other disbursements,	961 18	
Total disbursements,		\$1,604,660 74
Balance December 31, 1898,		\$2,613,884 21

Invested in the following :

LEDGER ASSETS.

Book value of real estate, unincumbered,	\$420,368 75	
Mortgage loans on real estate, first liens,	7,000 00	
Book value of bonds, \$1,078,611.15; stocks, \$1,005,- 725.72,	2,084,336 87	
Cash in company's office,	53,374 90	
Cash deposited in bank,	48,803 69	
Total net ledger assets as per balance,		\$2,613,884 21

NON-LEDGER ASSETS.

Interest accrued on mortgages,	\$29 16
Interest accrued on bonds and stocks,	18,062 50
Rents due on company's property or lease,	485 75
Market value of real estate over book value,	29,631 25
Market value of bonds and stocks over book value,	211,327 13
Gross premiums in course of collection,	\$202,658 75
Deduct cost of collection, commission, &c.,	41,151 66
Net amount of uncollected premiums,	161,507 09
Due from other companies for re-insurance on paid losses, . . .	213 53
Premiums more than three months due,	\$5,557 51
Gross assets,	\$3,035,140 62

LIABILITIES.

Losses adjusted and unpaid,	\$100,363 01
Losses unadjusted and reported,	69,166 19
Losses resisted,	25,922 71
Total,	\$195,451 91
Deduct re-insurance thereon,	11,508 32
Net amount of unpaid losses,	\$183,943 59
Unearned premiums on fire risks, one year or less,	\$505,763 16
Unearned premiums on fire risks, more than one year,	628,349 82
Total unearned premiums,	1,134,112 98
Re-insurance premiums,	11,372 62
Total liabilities except capital,	\$1,329,429 19
Paid-up capital,	1,000,000 00
Surplus over capital,	705,711 43
Total,	\$3,035,140 62

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$210,487,767 60	\$2,363,344 70
Written or renewed in 1898,	157,146,439 29	1,722,202 72
Total,	\$367,634,206 89	\$4,085,547 42
Deduct risks expired and terminated,	155,003,964 01	1,755,677 70
In force at the end of the year,	\$212,630,242 88	\$2,329,869 72
Deduct amount re-insured,	12,554,477 55	125,681 08
Net amount in force,	\$200,075,765 33	\$2,204,188 64

General Interrogatories.

Losses incurred during the year,	\$906,740 54
Company's stock owned by the directors at par value,	187,950 00

Amounts deposited for the exclusive protection of policyholders
in other States or Countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$29,000 00	\$15,259 65
Virginia,	56,500 00	30,286 33
	<hr/> \$85,500 00	<hr/> \$45,545 98

Business in New Jersey in 1898.

Fire risks written,	\$5,412,997 00
Premiums received,	48,902 41
Losses paid,	29,741 66
Losses incurred,	30,257 44
Amount at risk,	10,494,665 08

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$584,870 28
Net premiums earned,	\$1,441,459 49
Interest, etc., earned,	240,724 01
Total premiums and interest earned,	<hr/> \$1,682,183 50
Net losses incurred,	\$906,740 54
Expenses incurred,	554,601 81
Total losses and expenses incurred,	<hr/> \$1,461,342 35
Net gain for the year,	\$220,841 15
Dividends incurred,	100,000 00
Increase in surplus for the year,	<hr/> \$120,841 15
Surplus at end of year,	\$705,711 43
Ratio of net losses incurred to net premiums earned, 62.90 per cent.	
Ratio of expenses incurred to net premiums earned, 38 47 per cent.	

HARTFORD FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1810.

Commenced business August, 1810.

GEORGE L. CHASE, *President.*

P. C. ROYCE, *Secretary.*

PAID-UP CAPITAL, \$1,250,000.

Balance of net ledger assets, December 31, 1897, \$9,911,482 43

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$7,461,898 20
Deduct re-insurance, etc.,	1,736,316 77
Net cash received for premiums,	\$5,725,581 43
Rents from company's property,	10,842 84
Interest on mortgage loans,	84,490 74
Interest on collateral loans,	690 00
Interest on bonds and dividends on stocks,	308,733 22
Interest from all other sources,	10,217 06
Income from all other sources,	600 00
Total income,	\$6,141,155 29
Total,	\$16,052,637 72

DISBURSEMENTS DURING THE YEAR.

	Fire.
Gross amount paid for losses,	\$4,085,517 41
Deduct salvage and re-insurance,	638,361 95
Net amount paid for losses,	\$3,447,155 46
Cash paid stockholders for interest or dividends (amount declared during the year, \$400,000),	400,000 00
Commissions or brokerage to agents,	944,809 67
Salaries, fees and all other charges of officers, \$26,726.70; clerks, \$221,768.46; other employes, \$244,969.66,	493,464 82
Taxes on premiums, \$111,642.38; on real estate, \$5,- 685.74,	117,328 12
Insurance department fees and agents' licenses,	27,073 66
Municipal licenses, \$12,005.92; internal revenue tax, \$10,175.40,	22,181 32
Advertising, printing and stationery,	53,549 18
Legal expenses,	4,139 56
Miscellaneous expenses,	416,068 55
Premium on stocks and bonds marked off,	23,705 61
Agency balances marked off,	4,064 39
Profit and loss,	914 65
Total disbursements,	\$5,954,454 99
Balance December 31, 1898,	\$10,098,182 73

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$730,036 33
Mortgage loans on real estate, first liens,	1,509,700 00
Loans secured by pledge of bonds, stocks or other collaterals,	14,800 00

Book value of bonds, \$4,919,933.28 ; stocks, \$1,392,-

289.65,	\$6,312,222 93
Cash in company's office,	75,266 21
Cash deposited in bank,	814,927 34
Agents' debit balances,	611,898 92
Printing plant,	29,331 00

Total net ledger assets as per balance,	\$10,098,182 73
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NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	26,876 17
Interest accrued on collateral loans,	66 46
Rents due on company's property or lease,	3,194 94
Market value of bonds and stocks over book value,	661,834 27
Gross premiums in course of collection,	\$480,000 00
Deduct cost of collection, commission, etc.,	72,000 00

Net amount of uncollected premiums,	408,000 00
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Gross assets,	\$11,198,154 57
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Items Not Admitted.

Printing plant,	\$29,331 00
Depreciation from book values of real estate to bring same to market value,	14,494 67
	43,825 67

Total admitted assets,	\$11,154,328 90
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LIABILITIES.

Losses adjusted and unpaid,	\$210,257 46
Losses unadjusted and reported,	259,817 39
Losses resisted,	50,677 16

Amount of unpaid losses,	\$520,752 01
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Unearned premiums on fire risks, one year or less, \$2,098,876 85	
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Unearned premiums on fire risks, more than one year,	2,855,120 37
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Total unearned premiums,	4,953,997 22
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Total liabilities except capital,	\$5,474,749 23
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Paid-up capital,	1,250,000 00
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Surplus over capital,	4,429,579 67
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Total,	\$11,154,328 90
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MISCELLANEOUS.

Risks and Premiums.

	Fire Risks	Premiums.
In force December 31, 1897,	\$790,555,193	\$9,554,422 97
Written or renewed in 1898,	646,805,244	7,461,898 20
Total,	\$1,437,360,437	\$17,016,321 17
Deduct risks expired and terminated,	584,244,080	7,243,784 13
In force at the end of the year,	\$853,116,357	\$9,772,537 04
Deduct amount re-insured,	5,097,507	71,030 89
Net amount in force,	\$848,018,850	\$9,701,506 15

General Interrogatories.

Losses incurred during the year,	\$3,457,158 08
Company's stock owned by the directors at par value,	192,900 00

Amounts deposited for the exclusive protection of policyholders
in other States or Countries :

State or Country.	Value of Deposits.	Liabilities.
Canada,	\$121,118 82	\$125,809 69
Georgia,	26,500 00	79,541 30
New Mexico,	19,700 00	10,418 60
Oregon,	262,500 00	15,243 52
Virginia,	51,600 00	57,216 26
	\$484,418 82	\$288,229 37

Business in New Jersey in 1898.

Fire risks written,	\$18,512,455 00
Premiums received,	138,960 26
Losses paid,	88,774 10
Losses incurred,	94,314 81

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$4,249,796 11
Net premiums earned,	\$5,564,695 55
Interest, etc., earned,	550,860 97

Total premiums and interest earned,	\$6,115,556 52
Net losses incurred,	\$3,457,158 08
Expenses incurred,	2,078,614 83

Total losses and expenses incurred,	5,535,772 96
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Net gain for the year,	\$579,783 56
Dividends incurred,	400,000 00

Increase in surplus for the year,	179,783 56
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Surplus at end of year,	\$4,429,579 67
Ratio of net losses incurred to net premiums earned, 62.13 per cent.	
Ratio of expenses incurred to net premiums earned, 37.34 per cent.	

HOME INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1853.

Commenced business April 13, 1853.

DANIEL E. HEALD, *President*.THOMAS B. GREENE, *Secretary*.

PAID-UP CAPITAL, \$3,000,000.

Balance of net ledger assets, December 31, 1897, \$10,368,261 18

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums,	\$5,520,452 96	\$348,078 42	
Deduct re-insurance, etc.,	1,464,446 74	156,914 35	
Net cash received for premiums,	\$4,056,006 22	\$191,164 07	\$4,247,170 29
Rents from company's property (including \$10,000 for company's use of own buildings),			153,674 44
Interest on mortgage loans,			16,421 30
Interest on collateral loans,			6,281 78
Interest on bonds and dividends on stocks,			356,439 80
Interest from all other sources,			4,227 73
Profits on sale or maturity of ledger assets,			43,507 75
Income from all other sources,			7,659 54
Total income,			\$4,835,382 63
Total,			\$15,203,643 81

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$2,721,932 36	\$226,350 59	
Deduct salvage and re- insurance,	557,943 71	105,095 62	
Net amount paid for losses,	\$2,163,988 65	\$121,254 97	\$2,285,243 62
Cash paid stockholders for interest or dividends (amount declared during the year, \$300,000),			300,000 00
Commissions or brokerage to agents,			792,090 51
Rents (including \$10,000 for company's use of own buildings),			50,946 58
Salaries, fees and all other charges of officers, \$94,750; clerks, \$177,649.56; other employes, \$138,943.55,			411,343 11

Taxes on premiums, \$72,974.55; on real estate, \$20,422.54; government tax, \$13,534.51, . . .	\$106,931 60
Insurance department fees and agents' licenses, . . .	16,418 48
Municipal licenses, \$6,640.77; tax on franchise, \$1,503,	8,143 77
Advertising, printing and stationery,	70,498 93
Legal expenses,	1,866 80
Repairs and expenses on real estate,	45,880 25
Miscellaneous expenses,	259,556 96
Loss on sales or maturity of ledger assets,	1,773 75
Profit and loss,	113,279 11
Total disbursements,	<u>\$4,463,973 47</u>
Balance December 31, 1898,	\$10,739,670 34

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$1,759,249 74
Mortgage loans on real estate, first liens,	248,498 33
Loans secured by pledge of bonds, stocks or other collaterals,	121,625 00
Book value of bonds, \$3,738,509 33; stocks, \$3,977,-368.49,	7,715,877 82
Cash deposited in bank,	594,130 72
Bills receivable,	1,851 85
Agents' debit balances,	304,020 55
Total,	<u>\$10,745,254 01</u>

Ledger Liabilities.

Agents' credit balances,	5,583 67
Total net ledger assets as per balance,	<u>\$10,739,670 34</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	8,921 95
Interest accrued on bonds and stocks,	39,803 20
Interest accrued on collateral loans,	124 38
Interest accrued on other assets,	1,184 65
Market value of bonds and stocks over book value,	1,137,765 01
Gross premiums in course of collection,	\$239,547 58
Deduct cost of collection, commission, etc.,	40,153 62
Net amount of uncollected premiums,	<u>199,393 96</u>
Premiums more than three months due,	\$988 31
Gross assets,	<u>\$12,126,863 49</u>

Items Not Admitted.

Agents' debit balances, unsecured,	\$5,606 42	
Bills receivable,	245 90	
		<hr/>
		\$5,852 32
Total admitted assets,		<hr/>
		\$12,121,011 17

LIABILITIES.

Losses adjusted and unpaid,	\$135,638 62	
Losses unadjusted and reported,	587,004 72	
Losses resisted,	45,909 11	
		<hr/>
Total,	\$768,552 45	
Deduct re-insurance thereon,	332,905 00	
		<hr/>
Net amount of unpaid losses,		\$435,647 45
Unearned premiums on fire risks, one year or less, \$1,341,096 00		
Unearned premiums on fire risks, more than one year,	2,567,667 00	
Unearned premiums on inland navigation risks,	83,433 00	
Unearned premiums on marine risks,	56,381 00	
		<hr/>
Total unearned premiums,		4,048,577 00
Re-insurance premiums,		208,984 36
		<hr/>
Total liabilities except capital,		\$4,693,208 81
Paid-up capital,		3,000,000 00
Surplus over capital,		4,427,802 36
		<hr/>
Total,		\$12,121,011 17

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$935,317,514	\$8,899,167 00
Written or renewed in 1898,	639,744,106	5,518,953 34
		<hr/>
Total,	\$1,575,061,620	\$14,418,120 34
Deduct risks expired and terminated,	666,553,001	6,038,070 34
		<hr/>
In force at the end of the year,	\$908,508,619	\$8,380,050 00
Deduct amount re-insured,	106,634,917	503,429 00
		<hr/>
Net amount in force,	\$801,873,702	\$7,876,621 00
		<hr/>
	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$10,819,445	\$239,547 00
Written or renewed in 1898,	90,563,230	373,226 16
		<hr/>
Total,	\$101,382,675	\$612,773 16
Deduct risks expired and terminated,	88,014,247	332,343 16
		<hr/>
In force at the end of the year,	\$13,368,428	\$280,430 00
Deduct amount re-insured,	2,711,971	57,184 00
		<hr/>
Net amount in force,	\$10,656,457	\$223,246 00

General Interrogatories.

Losses incurred during the year (fire, \$2,133,828.80 ; marine and inland, \$160,058.12 ; tornado, \$31,474.89),	\$2,325,361 81
Company's stock owned by the directors at par value,	135,400 00
Loaned to directors,	37,800 00
Loaned to stockholders, not officers,	10,600 00

Amounts deposited for the exclusive protection of policyholders in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$26,500 00	\$69,545 38
Oregon,	59,250 00	25,454 55
Virginia,	56,000 00	64,862 00
	<u>\$141,750 00</u>	<u>\$159,861 93</u>

Business in New Jersey in 1898.

Fire risks written,	\$20,595,431 00
Premiums received,	149,661 25
Losses paid,	64,829 41
Losses incurred,	58,665 48
Amount at risk,	25,794,313 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$3,570,268 47
Net premiums earned,	\$4,318,740 68
Interest, etc., earned,	840,930 27
Total premiums and interest earned,	<u>\$5,159,670 95</u>
Net losses incurred,	\$2,300,140 02
Expenses incurred,	1,701,997 04
Total losses and expenses incurred,	<u>4,002,137 06</u>
Net gain for the year,	\$1,157,533 89
Dividends incurred,	<u>300,000 00</u>
Increase in surplus for the year,	<u>857,533 89</u>
Surplus at end of year,	\$4,427,802 36
Ratio of net losses incurred to net premiums earned, 53.25 per cent.	
Ratio of expenses incurred to net premiums earned, 39.40 per cent.	

HOME MUTUAL INSURANCE COMPANY.

SAN FRANCISCO, CAL.

Incorporated September, 1864.

Commenced business 1864.

WILLIAM J. DUTTON, *President*.STEPHEN D. IVES, *Secretary*.

PAID-UP CAPITAL, \$300,000.

Balance of net ledger assets, December 31, 1897, \$849,516 42

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums, . .	\$534,594 72	\$63,509 02	
Deduct re-insurance, &c.,	152,838 74	11,529 86	
Net cash received			
for premiums, .	\$381,755 98	\$51,979 16	\$433,735 14
Rents from company's property (including \$5,280			
for company's use of own buildings),			10,747 30
Interest on mortgage loans,			22,538 81
Interest on collateral loans,			1,834 79
Interest on bonds and dividends on stocks,			9,647 37
Interest from all other sources,			728 85
Profits on sale or maturity of ledger assets,			150 00
Income from all other sources,			1,018 22
Total income,			\$480,400 48
Total,			\$1,329,916 90

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for			
losses,	\$260,618 75	\$31,326 30	
Deduct salvage and re-in-			
surance,	57,636 47	5,761 49	
Net amount paid for			
losses,	\$202,982 28	\$25,564 81	\$228,547 09
Cash paid stockholders for interest or dividends			
(amount declared during the year, \$36,000), .			36,000 00
Commissions or brokerage to agents,			71,969 90
Salaries and allowances to agents,			8,034 73
Rents (including \$5,280 for company's use of own			
buildings),			5,280 00

Salaries, fees and all other charges of officers, \$4,- 340 ; clerks, \$40,901.57 ; other employees, \$9,- 592 14,	\$54,833 71	
Taxes on premiums, \$2,543.35 ; on real estate, \$1,- 415.89 ; on other investments, \$5,146.36, . . .	9,105 60	
Insurance department fees and agents' licenses, . .	3,372 30	
Municipal licenses, \$972.46 ; tax on franchise, \$16.95,	989 41	
Advertising, printing and stationery,	6,273 69	
Legal expenses,	141 85	
Repairs and expenses on real estate,	970 95	
Miscellaneous expenses,	12,205 10	
Loss on sales or maturity of ledger assets, \$2,500.00 ; profit and loss, \$1,537.30,	4,037 30	
Total disbursements,		\$441,761 63
Balance December 31, 1898,		\$888,155 27

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$233,879 35
Mortgage loans on real estate, first liens,	317,134 00
Loans secured by pledge of bonds, stocks or other collaterals,	33,000 00
Book value of bonds, \$110,433.75 ; stocks, \$109,- 024.50,	219,458 25
Cash in company's office,	2,025 78
Cash deposited in bank,	84,150 21
Total,	\$889,647 59

Ledger Liabilities.

Agents' credit balances, \$437.57 ; marine bills payable, \$1,054.75,	1,492 32	
Total net ledger assets as per balance,		\$888,155 27

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,		3,018 32
Interest accrued on collateral loans,		137 50
Interest accrued on other assets,		100 00
Market value of real estate over book value,		620 65
Market value of bonds and stocks over book value,		1,736 75
Gross premiums in course of collection,	\$78,401 11	
Deduct cost of collection, commission, etc ,	10,375 50	
	<hr/>	
Net amount of uncollected premiums,		68,025 61
		<hr/>
Gross assets,		\$961,794 10

LIABILITIES.

Losses adjusted and unpaid,	\$1,837 76	
Losses unadjusted and reported,	23,873 16	
Total,	\$25,710 92	
Deduct re-insurance thereon,	9,974 98	
Net amount of unpaid losses,		\$15,735 94
Unearned premiums on fire risks, one year or less,	\$112,562 29	
Unearned premiums on fire risks, more than one year,	180,273 02	
Unearned premiums on marine risks,	18,223 73	
Total unearned premiums,		311,059 04
Total liabilities except capital,		\$326,794 98
Paid-up capital,		300,000 00
Surplus over capital,		334,999 12
Total,		\$961,794 10

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$38,755,900	\$506,544 29
Written or renewed in 1898,	41,750,182	541,028 38
Total,	\$80,506,082	\$1,047,572 67
Deduct risks expired and terminated,	36,036,274	462,774 63
In force at the end of the year,	\$44,469,808	\$584,798 04
Deduct amount re-insured,	3,760,167	56,259 72
Net amount in force,	\$40,709,641	\$528,498 32
	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$585,214	\$29,844 71
Written or renewed in 1898,	3,772,730	65,732 52
Total,	\$4,357,944	\$95,577 23
Deduct risks expired and terminated,	3,701,726	58,120 98
In force at the end of the year,	\$656,218	\$37,456 25
Deduct amount re-insured,	75,862	4,213 21
Net amount in force,	\$580,356	\$33,243 04

General Interrogatories.

Losses incurred during the year (fire, \$201,157.84; marine and inland, \$29,000.56),	\$230,158 40
Company's stock owned by the directors at par value,	1,400 00

Amounts deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Oregon,	\$50,850 00	\$20,190 02

Business in New Jersey in 1898.

Fire risks written,	\$788,691 77
Premiums received,	6,875 96
Losses paid,	1,275 00
Losses incurred,	2,151 64

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$351,827 05
Net premiums earned,	\$378,023 16
Interest, etc., earned,	37,265 26
Total premiums and interest earned,	\$415,288 42
Net losses incurred,	\$230,158 40
Expenses incurred,	165,957 95
Total losses and expenses incurred,	396,116 35
Net gain for the year,	\$19,172 07
Dividends incurred,	36,000 00
Decrease in surplus for the year,	16,827 93
Surplus at end of year,	\$334,999 12
Ratio of net losses incurred to net premiums earned, 69.90 per cent.	
Ratio of expenses incurred to net premiums earned, 43.93 per cent.	

INDEMNITY FIRE INSURANCE COMPANY OF NEW YORK.**NEW YORK CITY.**

Incorporated 1897.

Commenced business October, 1898.

J. MONTGOMERY HARE, *President.*J. H. BURGER, *Secretary.*

PAID UP CAPITAL, \$200,000.

Net ledger assets, October, 1898 (capital stock and surplus), . . \$300,000 00

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$10,494 06
Deduct re-insurance, etc.,	1,721 06
Net cash received for premiums,	\$8,773 00
Interest on bonds and dividends on stocks,	2,194 63
Profits on sale or maturity of ledger assets,	1,093 75
Total income,	12,061 38
Total,	\$312,061 38

DISBURSEMENTS DURING THE YEAR.

Commissions or brokerage to agents,	\$2,141 37	
Rents,	219 39	
Salaries, fees and all other charges of officers, \$390.97; clerks, \$389.51; other employes, \$1,765.80,	2,546 28	
Taxes on premiums, \$88.05; other taxes, \$190.38, .	278 43	
Insurance department fees and agents' licenses, . .	1,453 61	
Municipal licenses, \$15; tax on franchise, \$250, . .	265 00	
Advertising, printing and stationery,	2,055 41	
Legal expenses,	1,461 62	
Furniture and fixtures,	391 04	
Miscellaneous expenses,	3,496 92	
Total disbursements,		14,309 07
Balance December 31, 1898,		\$297,752 31

Invested in the following :

LEDGER ASSETS.

Book value of bonds, \$210,835 00; stocks, \$70,106.25, \$280,941 25	
Cash in company's office,	284 68
Cash deposited in bank,	16,526 38
Total net ledger assets as per balance,	\$297,752 31

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks,	1,125 00
Market value of bonds and stocks over book value,	4,108 75
Gross premiums in course of collection,	\$12,464 18
Deduct cost of collection, commission, etc.,	2,812 03
Net amount of uncollected premiums,	9,652 15
Gross assets,	\$312,638 21

LIABILITIES.

Losses adjusted and unpaid,	\$259 42
Losses unadjusted and reported,	3,464 00
Total,	\$3,723 42
Deduct re-insurance thereon,	1,725 00
Net amount of unpaid losses,	\$1,998 42
Unearned premiums on fire risks, one year or less, \$9,098 26	
Unearned premiums on fire risks, more than one year,	2,611 66
Total unearned premiums,	11,709 92
Salaries, rent, taxes and miscellaneous expenses due and accrued,	212 37
Re-insurance premiums,	998 09
Total liabilities except capital,	\$14,918 80

Paid-up capital,	\$200,000 00
Surplus over capital,	97,719 41
Total,	<u>\$312,638 21</u>

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
Written or renewed in 1898,	\$2,386,522	\$22,958 24
Deduct risks expired and terminated,	111,800	780 03
In force at the end of the year,	<u>\$2,274,722</u>	<u>\$22,178 21</u>
Deduct amount re-insured,	77,750	906 20
Net amount in force,	<u>\$2,196,972</u>	<u>\$21,272 01</u>

General Interrogatories.

Losses incurred during the year,	\$1,998 42
Company's stock owned by the directors at par value,	3,500 00

Business in New Jersey in 1898.

Fire risks written,	\$39,250 00
Premiums received,	407 04
Losses incurred,	1,550 00
Amount at risk,	38,886 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus, October, 1898,	\$100,000 00
Net premiums earned,	\$8,529 17
Interest, etc., earned,	8,522 13
Total premiums and interest earned,	<u>\$17,051 30</u>
Net losses incurred,	\$1,998 42
Expenses incurred,	17,333 47
Total losses and expenses incurred,	<u>19,331 89</u>
Net loss (decrease in surplus) for the period,	<u>2,280 59</u>
Surplus at end of year,	<u>\$97,719 41</u>
Ratio of net losses incurred to net premiums earned, 23.43 per cent.	
Ratio of expenses incurred to net premiums earned, 203.22 per cent.	

INSURANCE COMPANY OF NORTH AMERICA.

PHILADELPHIA, PA.

Incorporated April 14, 1794.

Commenced business 1792.

CHARLES PLATT, *President*.GREVILLE E. FRYER, *Secretary*.

PAID-UP CAPITAL, \$3,000,000.

Balance of net ledger assets, December 31, 1897, \$8,613,757 06

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.
Gross cash premiums, .	\$4,693,095 42	\$2,226,119 33
Deduct re-insurance, etc.,	909,805 88	601,000 26
Net cash received		
for premiums, \$3,783,289 54	\$1,625,119 07	\$5,408,408 61
Deposit premiums received on perpetual risks, . .	13,425 71	
Rents from company's property,	9,365 36	
Interest on mortgage loans,	127,312,91	
Interest on collateral loans,	1,069 45	
Interest on bonds and dividends on stocks,	245,407 31	
Interest from all other sources,	10,788 16	
Profits on sale or maturity of ledger assets,	4,288 05	
Income from all other sources,	11,297 88	
Total income,		\$5,831,363 44
Total,		\$14,445,120 50

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.
Gross amount paid		
for losses,	\$2,320,348 23	\$2,133,824 11
Deduct salvage and		
re-insurance,	136,915 72	663,163 40
Net amount paid		
for losses,	\$2,183,432 51	\$1,470,655 71
Deposit premiums returned,	16,791 31	
Cash paid stockholders for interest or dividends		
(amount declared during the year, \$360,000), .	360,000 00	
Commissions or brokerage to agents,	1,009,296 43	
Salaries, fees and all other charges of officers, clerks		
and all other employes,	287,077 11	
Taxes on premiums and internal revenue taxes,		
\$115,706.47; taxes on real estate, \$5,551.97, . .	121,258 44	
Tax on franchise,	22,311 56	

General and miscellaneous expenses,	\$333,248 65	
Bad debts, etc., charged off,	8,752 51	
Reduction in book value of investments,	13,065 20	
	<hr/>	
Total disbursements,		\$5,825,889 43
		<hr/>
Balance December 31, 1898,		\$8,619,231 07

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$596,477 02
Mortgage loans on real estate, first liens,	2,337,009 20
Loans secured by pledge of bonds, stocks or other collaterals,	16,500 00
Book value of bonds, \$4,782,600; stocks, \$73,950,	4,856,550 00
Cash deposited in bank,	737,422 75
Book accounts,	85,772 15
Re-insurance claims on marine losses paid,	43,932 21
	<hr/>
Total,	\$8,673,663 33

Ledger Liabilities.

Agents' credit balances, \$4,986.80; all other, \$49,- 445.46,	54,432 26	
	<hr/>	
Total net ledger assets as per balance,		\$8,619,231 07

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	49,265 15
Market value of bonds and stocks over book value,	474,120 00
Gross premiums in course of collection,	\$1,009,440 42
Deduct cost of collection, commission, etc.,	33,000 00
	<hr/>
Not amount of uncollected premiums,	976,440 42
	<hr/>
Gross assets,	\$10,119,056 64

Items Not Admitted.

Company's stock owned,	\$39,000 00	
Bills receivable,	874 67	
	<hr/>	
		39,874 67
		<hr/>
Total admitted assets,		\$10,079,181 97

LIABILITIES.

Losses adjusted and unpaid,	\$95,118 48
Losses unadjusted and reported,	647,714 23
Losses resisted,	32,378 63
	<hr/>
Total,	\$775,211 34
Deduct re-insurance thereon,	110,198 42
	<hr/>
Net amount of unpaid losses,	\$665,012 92

Unearned premiums on fire risks, one year or less,	\$1,253,239 57
Unearned premiums on fire risks, more than one year,	1,642,254 09
Unearned premiums on marine and inland navigation risks,	254,621 13
Total unearned premiums,	\$3,150,114 79
Amount reclaimable on perpetual fire policies,	777,372 95
Total liabilities except capital,	\$4,592,500 66
Paid up capital,	3,000,000 00
Surplus over capital,	2,486,681 31
Total,	\$10,079,181 97

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$629,705,701	\$6,028,911 95
Written or renewed in 1898,	551,432,659	4,578,044 20
Total,	\$1,181,138,360	\$10,606,956 15
Deduct risks expired and terminated,	560,692,999	4,649,024 45
In force at the end of the year,	\$620,445,361	\$5,957,931 70
Deduct amount re-insured,	27,920,347	272,717 26
Net amount in force,	\$592,525,014	\$5,685,214 44
Perpetual risks in force (not included above),	33,913,186	854,357 62

	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$5,268,877	\$253,512 33
Written or renewed in 1898,	410,646,998	2,452,226 09
Total,	\$415,915,875	\$2,705,738 42
Deduct risks expired and terminated,	410,579,077	2,451,117 29
In force at the end of the year,	\$5,336,798	\$254,621 13

General Interrogatories.

Losses incurred during the year (fire, \$2,193,910.43; marine and inland \$1,702,255.71),	\$3,896,166 14
Company's stock owned by the directors at par value,	105,440 00
Loaned to stockholders, not officers,	6,500 00

Amounts deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Canada,	\$122,100 00	\$79,175 72
Georgia,	28,000 00	33,582 53
New Mexico,	10,240 00	9,565 38
Oregon,	60,000 00	12,295 29
Virginia,	53,000 00	25,571 92
	\$273,340 00	\$160,190 84

Business in New Jersey in 1898.

Fire risks written,	\$11,306,264 00
Premiums received,	101,662 48
Losses paid,	45,694 81
Losses incurred,	52,395 89
Marine and inland risks written,	3,050 00
Premiums received,	11 20

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$2,470,411 65
Net premiums earned,	\$5,543,407 51
Interest, etc., earned,	491,801 15
Total premiums and interest earned,	\$6,035,208 66
Net losses incurred,	\$3,896,166 14
Expenses incurred,	1,762,772 86
Total losses and expenses incurred,	5,658,939 00
Net gain for the year,	\$376,269 66
Dividends incurred,	360,000 00
Increase in surplus for the year,	16,269 66
Surplus at end of year,	\$2,486,681 31
Ratio of net losses incurred to net premiums earned, 70.28 per cent.	
Ratio of expenses incurred to net premiums earned, 31.79 per cent.	

INSURANCE COMPANY OF THE STATE OF NEW YORK.**NEW YORK CITY.**

Incorporated February 17, 1895. Commenced business December 29, 1896.

J. S. FRELINGHUYSEN, *President*. H. R. CHAMBERS, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897 (adjusted), . . . \$455,147 19

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$446,655 43
Deduct re-insurance, etc.,	179,832 39
Net cash received for premiums,	\$266,823 04
Interest on mortgage loans,	1,250 00
Interest on bonds,	17,209 49
Total income,	285,282 53
Total,	\$740,429 72

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$366,309 07	\$48,100 90	
Deduct salvage and re-insurance,	81,863 50	17,293 38	
Net amount paid for losses,	\$284,445 57	\$30,807 52	\$315,253 09
Cash paid stockholders for interest or dividends (amount declared during the year, \$20,000), . .			20,000 00
Commissions or brokerage to agents,			100,725 55
Salaries, fees and all other charges of officers, \$4,599.96; other employes, \$1,200,			5,799 96
Taxes on premiums,			2,583 72
Miscellaneous expenses,			3,633 65
Loss on sales or maturity of ledger assets,			714 00
Total disbursements,			\$448,709 97
Balance December 31, 1898,			\$291,719 75

Invested in the following :

LEDGER ASSETS.

Mortgage loans on real estate, first liens,	\$25,000 00
Book value of bonds,	310,116 17
Cash deposited in bank,	4,986 12
Total,	\$340,102 29

LEDGER LIABILITIES.

Agents' credit balances, \$382,54; borrowed money, \$48,000,	48,382 54
Total net ledger assets as per balance,	\$291,719 75

NON-LEDGER ASSETS.

Interest accrued on mortgages,	208 34
Interest accrued on bonds,	3,234 20
Market value of bonds and stocks over book value,	10,012 43
Gross premiums in course of collection,	\$51,755 91
Deduct cost of collection, commission, etc.,	15,526 77
Net amount of uncollected premiums,	36,229 14
Gross assets,	\$341,403 86

LIABILITIES.

Losses adjusted and unpaid,	\$7,450 00	
Losses unadjusted and reported,	53,032 89	
Losses resisted,	7,000 00	
Total,	\$67,482 89	
Deduct re-insurance thereon,	15,307 69	
Net amount of unpaid losses,		\$52,175 20
Unearned premiums on fire risks, one year or less,	\$62,354 11	
Unearned premiums on fire risks, more than one year,	4,822 15	
Total unearned premiums,		67,176 26
Total liabilities except capital,		\$119,351 46
Paid-up capital,		200,000 00
Surplus over capital,		22,052 40
Total,		\$341,403 86

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$24,106,815	\$301,630 06
Written or renewed in 1898,	32,160,534	428,854 51
Total,	\$57,267,349	\$730,484 57
Deduct risks expired and terminated,	36,189,028	471,462 31
In force at the end of the year,	\$21,078,321	\$259,022 26
Deduct amount re-insured,	9,987,123	128,302 72
Net amount in force,	\$11,091,198	\$130,719 54
	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$1,689,575	\$22,982 82
Risks expired and terminated in 1898,	1,689,575	22,982 82

General Interrogatories.

Losses incurred during the year,	\$251,270 77
Company's stock owned by the directors at par value,	118,400 00

Business in New Jersey in 1898.

Fire risks written,	\$933,406 00
Premiums received,	9,825 52
Losses paid,	6,183 08
Losses incurred,	14,483 08

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$77,351 09
Net premiums earned,	\$346,424 90
Interest, etc., earned,	24,373 55
Total premiums and interest earned,	\$370,798 45

Net losses incurred,	\$299,371 67	
Expenses incurred,	106,725 47	
Total losses and expenses incurred,	\$406,097 14	
Net gain for the year,	\$35,298 69	
Dividends incurred,	20,000 00	
Decrease in surplus for the year,	\$55,298 69	
Surplus at end of year,	\$22,052 40	
Ratio of net losses incurred to net premiums earned, 86.40 per cent.		
Ratio of expenses incurred to net premiums earned, 30.80 per cent.		

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

PHILADELPHIA, PA.

Incorporated April 18, 1794.

Commenced business November 5, 1794.

GEORGE G. CROWELL, *President*.A. B. EARLE, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897 (adjusted), . . . \$658,463 73

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$348,845 44	
Deduct re-insurance, etc.,	93,813 17	
Net cash received for premiums,	\$255,032 27	
Deposit premiums received on perpetual risks, . . .	10,631 20	
Rents from company's property (including \$5,000 for company's use of own buildings),	19,799 54	
Interest on mortgage loans,	2,621 00	
Interest on bonds and dividends on stocks,	7,345 61	
Profits on sale or maturity of ledger assets,	486 10	
Income from all other sources,	915 56	
Total income,	\$296,831 28	
Total,	\$955,295 01	

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$217,430 44	
Deduct salvage and re-insurance,	36,575 63	
Net amount paid for losses,	\$180,854 81	

Deposit premiums returned,	\$11,720 53
Cash paid stockholders for interest or dividends (amount declared during the year, \$12,000), . .	12,000 00
Commissions or brokerage to agents,	68,291 89
Salaries and allowances to agents,	12,894 70
Rents,	5,000 00
Salaries, fees and all other charges of officers, \$8,500; clerks, \$7,900,	16,400 00
Taxes on premiums, \$6,588.04; on real estate, \$3,773.37; on capital, \$660,	11,021 41
Insurance department fees and agents' licenses, . .	988 48
Municipal licenses,	421 69
Advertising, printing and stationery,	1,857 28
Repairs and expenses on real estate,	7,298 32
Furniture and fixtures,	145 67
Adjusting and miscellaneous expenses . ., . . .	13,951 38
Suspense account,	4,071 34
Profit and loss,	2,400 00
Total disbursements,	<u>\$349,317 50</u>
Balance December 31, 1898,	<u>\$605,977 51</u>

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered	\$311,795 70
Mortgage loans on real estate, first liens,	47,200 00
Book value of bonds, \$161 669; stocks, \$22,174.01, . .	183,843 01
Cash in company's office,	1,944 83
Cash deposited in bank,	16,559 23
Cash in hands of managers and agents,	52,132 31
Bills receivable,	1,963 25
All other items,	15,539 18
Total,	<u>\$630,977 51</u>

LEDGER LIABILITIES.

Borrowed money,	25,000 00
Total net ledger assets as per balance,	<u>\$605,977 51</u>

NON-LEDGER ASSETS.

Interest due on mortgages,	1,050 38
Salvage due,	4,728 00
Rents due and accrued on company's property or lease,	2,678 67
Market value of real estate over book value,	37,213 67
Market value of bonds and stocks over book value,	15,529 49
Gross premiums in course of collection,	\$49,102 40
Deduct cost of collection, commission, etc.,	7,365 36
Net amount of uncollected premiums,	<u>41,737 04</u>
Gross assets,	<u>\$708,914 76</u>

LIABILITIES.

Losses adjusted and unpaid,	\$6,455 35	
Losses unadjusted and reported,	13,795 50	
Losses resisted,	1,425 00	
	<hr/>	
Amount of unpaid losses,		\$21,675 85
Unearned premiums on fire risks, one year or less,	\$94,819 06	
Unearned premiums on fire risks, more than one year,	61,917 19	
	<hr/>	
Total unearned premiums,		156,736 25
Amount reclaimable on perpetual fire policies,		214,467 57
	<hr/>	
Total liabilities except capital,		\$392,879 67
Paid-up capital,		200,000 00
Surplus over capital,		116,035 09
	<hr/>	
Total,		\$708,914 76

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$31,604 387	\$398,408 97
Written or renewed in 1898,	31,927,707	347,675 40
	<hr/>	
Total,	\$63,532,094	\$746,084 37
Deduct risks expired and terminated,	31,443,982	373,781 92
	<hr/>	
In force at the end of the year,	\$32,088,112	\$372,302 45
Deduct amount re-insured,	6,189,716	64,118 71
	<hr/>	
Net amount in force,	\$25,898,396	\$308,183 74
Perpetual risks in force (not included above),	7,155,272	238,297 30

General Interrogatories.

Losses incurred during the year,	\$165,352 38
Company's stock owned by the directors at par value,	27,000 00

Business in New Jersey in 1898.

Fire risks written,	\$167,583 00
Premiums received,	2,054 96
Losses paid,	928 71
Losses incurred,	1,082 13
Amount at risk,	221,650 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$133,257 33
Net premiums earned,	\$270,290 95
Interest, etc., earned,	32,444 94
	<hr/>
Total premiums and interest earned,	\$302,735 89

Net losses incurred,	\$174,287 66	
Expenses incurred,	133,670 47	
Total losses and expenses incurred,	<u>\$307,958 13</u>	
Net loss for the year,	\$5,222 24	
Dividends incurred,	<u>12,000 00</u>	
Decrease in surplus for the year,		<u>\$17,222 24</u>
Surplus at end of year,		\$116,035 09
Ratio of net losses incurred to net premiums earned, 64.48 per cent.		
Ratio of expenses incurred to net premiums earned, 49.45 per cent.		

INTERNATIONAL INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February, 1898.

Commenced business February, 1898.

HUGO SCHUMANN, *President*.GUSTAV KEHR, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Net ledger assets February, 1898 (capital stock and surplus), . . . \$250,000 00

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$159,862 53	
Deduct re-insurance, etc.,	<u>42,829 26</u>	
Net cash received for premiums,	\$117,033 27	
Interest on bonds and dividends on stocks,	8,286 57	
Interest from all other sources,	<u>487 64</u>	
Total income,		<u>\$125,807 48</u>
Total,		<u>\$375,807 48</u>

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$24,022 44	
Deduct salvage and re-insurance,	<u>1,544 71</u>	
Net amount paid for losses,	\$22,477 73	
Commissions or brokerage to agents,	27,185 54	
Taxes on premiums, \$541.69; internal revenue, \$257.41,	799 10	
Insurance department fees and agents' licenses,	1,839 35	
Advertising, printing and stationery,	<u>2,462 15</u>	

Legal expenses,	\$599 81	
Miscellaneous expenses,	2,144 09	
	<hr/>	
Total disbursements,		\$57,507 77
		<hr/>
Balance December 31, 1898,		\$318,299 71

Invested in the following :

LEDGER ASSETS.

Book value of bonds, \$254,328.75 ; stocks, \$30,- 437.50,	\$284,766 25	
Cash in company's office,	30	
Cash deposited in bank,	21,872 83	
Agents' debit balances,	11,660 33	
	<hr/>	
Total net ledger assets as per balance,		\$318,299 71

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks,	1,100 00	
Market value of bonds and stocks over book value,	4,202 50	
	<hr/>	
Gross assets,		\$323,602 21

LIABILITIES.

Losses adjusted and unpaid,	\$6,174 69	
Losses unadjusted and reported,	6,664 25	
Losses resisted,	2,000 00	
	<hr/>	
Total,	\$14,838 94	
Deduct re-insurance thereon,	3,597 69	
	<hr/>	
Net amount of unpaid losses,		\$11,241 25
Unearned premiums on fire risks, one year or less, \$50,694 27		
Unearned premiums on fire risks, more than one year, 3,911 19		
	<hr/>	
Total unearned premiums,		54,605 46
	<hr/>	
Total liabilities except capital,		\$65,846 71
Paid-up capital,		200,000 00
Surplus over capital,		57,755 50
	<hr/>	
Total,		\$323,602 21

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
Written or renewed in 1898,	\$19,527,930	\$159,862 53
Deduct risks expired and terminated,	4,773,596	33,889 16
	<hr/>	
In force at the end of the year,	\$14,754,334	\$125,973 37
Deduct amount re-insured,	2,045,520	19,253 10
	<hr/>	
Net amount in force,	\$12,708,814	\$106,720 27

FIRE AND FIRE-MARINE

General Interrogatories.

Losses incurred during the year,	\$33,718 98
Company's stock owned by the directors at par value,	38,200 00

Business in New Jersey in 1898.

Fire risks written,	\$1,254,548 00
Premiums received,	6,548 69
Losses paid,	4,106 26
Losses incurred,	3,325 98
Amount at risk,	1,203,190 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$50,000 00
Net premiums earned,	\$62,427 81
Interest, etc., earned,	14,076 71
Total premiums and interest earned,	\$76,504 52
Net losses incurred,	\$33,718 98
Expenses incurred,	35,030 04
Total losses and expenses incurred,	68,749 02
Net gain (increase in surplus) for the year,	\$7,755 50
Surplus at end of year,	\$57,755 50
Ratio of net losses incurred to net premiums earned, 54.01 per cent.	
Ratio of expenses incurred to net premiums earned, 56.11 per cent.	

LAFAYETTE FIRE INSURANCE COMPANY OF NEW YORK.**NEW YORK CITY.**

Incorporated February 10, 1897. Commenced business February 11, 1897.

ALLEN W. ADAMS, *President.* EDWARD H. BETTS, *Secretary.*

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897,	\$267,667 57
Increase of paid-up capital during 1898,	50,000 00
	<u>\$317,667 57</u>

INCOME DURING THE YEAR.*Fire.*

Gross cash premiums,	\$157,696 16
Deduct re-insurance, etc.,	50,974 80
Net cash received for premiums,	\$106,721 36

Interest on collateral loans,	\$480 00	
Interest on bonds,	10,548 23	
	<hr/>	
Total income		\$117,749 59
		<hr/>
Total,		\$435,417 16

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$77,879 52	
Deduct salvage and re-insurance,	4,528 08	
	<hr/>	
Net amount paid for losses,		\$73,351 44
Cash paid stockholders for interest or dividends, (amount declared during the year, \$12,500),		12,500 00
Commissions or brokerage to agents,		34,058 66
Salaries, fees and all other charges of officers,		2,060 00
Taxes, licenses and fees,		4,331 13
Furniture and fixtures,		203 64
Miscellaneous expenses,		2,840 05
Loss on sales or maturity of ledger assets,		646 86
	<hr/>	
Total disbursements,		129,991 78
		<hr/>
Balance December 31, 1893,		\$305,425 38

Invested in the following :

LEDGER ASSETS.

Loans secured by pledge of bonds, stocks or other collaterals,	\$8,000 00	
Book value of bonds,	264,935 00	
Cash in company's office,	1,084 92	
Cash deposited in bank,	31,405 46	
	<hr/>	
Total net ledger assets as per balance,		\$305,425 38

NON-LEDGER ASSETS.

Interest accrued on bonds,		2,144 79
Interest accrued on collateral loans,		160 00
Gross premiums in course of collection,	\$22,352 14	
Deduct cost of collection, commission, etc.,	6,705 64	
	<hr/>	
Net amount of uncollected premiums,		15,646 50
		<hr/>
Gross assets,		\$323,376 67

LIABILITIES.

Losses unadjusted and reported,		\$8,801 69
Unearned premiums on fire risks, one year or less,	\$48,043 22	
Unearned premiums on fire risks, more than one year,	8,554 18	
	<hr/>	
Total unearned premiums,		56,597 40
Re-insurance premiums,		1,513 63
		<hr/>
Total liabilities except capital,		\$66,912 72

FIRE AND FIRE-MARINE

Paid-up capital,	\$200,000 00
Surplus over capital,	56,463 95
Total,	<u>\$323,376 67</u>

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$11,838,945	\$117,992 38
Written or renewed in 1898,	14,357,346	158,005 65
Total,	<u>\$26,196,291</u>	<u>\$275,998 03</u>
Deduct risks expired and terminated,	16,191,105	161,472 58
In force at the end of the year,	\$10,005,186	\$114,525 45
Deduct amount re-insured,	693,307	7,110 25
Net amount in force,	<u>\$9,311,879</u>	<u>\$107,415 20</u>

General Interrogatories.

Losses incurred during the year,	\$86,681 21
Company's stock owned by the directors at par value,	146,550 00
Loaned to stockholders, not officers,	8,000 00

Business in New Jersey in 1898.

Fire risks written,	\$1,044,452 00
Premiums received,	9,049 34
Losses paid,	3,164 73
Losses incurred,	3,664 73
Amount at risk,	440,150 50

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$59,910 41
Net premiums earned,	\$107,245 81
Interest, etc., earned,	10,952 80
Total premiums and interest earned,	<u>\$118,198 61</u>
Net losses incurred,	\$65,558 75
Expenses incurred,	43,586 32
Total losses and expenses incurred,	<u>109,145 07</u>
Net gain for the year,	\$9,053 54
Dividends incurred,	12,500 00
Decrease in surplus for the year,	<u>3,446 46</u>
Surplus at end of year,	<u>\$56,463 95</u>
Ratio of net losses incurred to net premiums earned, 61.13 per cent.	
Ratio of expenses incurred to net premiums earned, 40.64 per cent.	

MAGDEBURG FIRE INSURANCE COMPANY OF NEW YORK.

NEW YORK CITY.

Incorporated November 6, 1897.

Commenced business November 19, 1897.

E. F. MIETHKE, *President*.AD. DOHMEYER, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897,	\$248,179 72
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INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$117,854 38	
Deduct re-insurance, etc.,	28,401 83	
Net cash received for premiums,		\$89,452 55
Interest on bonds,		7,035 96
Total income,		96,488 51
Total,		\$344,668 23

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$30,118 53	
Deduct salvage and re-insurance,	1,471 53	
Net amount paid for losses,		\$28,647 00
Commissions or brokerage to agents,		18,609 18
Rents,		1,458 33
Salaries, fees and all other charges of officers, clerks and other employes,		10,093 67
Taxes on premiums,		746 78
Insurance department fees and agents' licenses,		703 25
Municipal licenses, \$20; tax on franchise, \$140.36,		160 36
Advertising, printing and stationery,		4,586 93
Legal expenses,		2,536 31
Furniture and fixtures,		457 73
Miscellaneous expenses,		6,682 43
Total disbursements,		\$74,681 97
Balance December 31, 1898,		\$269,986 26

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$250,173 46
Cash in company's office,	121 18
Cash deposited in bank,	19,691 62
Total net ledger assets as per balance,	\$269,986 26

NON-LEDGER ASSETS.

Interest accrued on bonds,		\$1,341 67
Market value of bonds over book value,		512 50
Gross premiums in course of collection,	\$15,208 40	
Deduct cost of collection, commission, etc.,	3,284 49	
Net amount of uncollected premiums,		11,923 91
Premiums more than three months due,	\$1,020 96	
Gross assets,		\$283,764 34

LIABILITIES.

Losses unadjusted and reported,	\$14,179 00	
Deduct re-insurance thereon,	1,262 00	
Net amount of unpaid losses,		\$12,917 00
Unearned premiums on fire risks, one year or less,	\$38,589 79	
Unearned premiums on fire risks, more than one year,	13,742 70	
Total unearned premiums,		52,332 49
Total liabilities except capital,		\$65,249 49
Paid-up capital,		200,000 00
Surplus over capital,		18,514 85
Total,		\$283,764 34

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$161,981	\$1,358 22
Written or renewed in 1898,	18,540,289	132,723 52
Total,	\$18,702,270	\$134,081 74
Deduct risks expired and terminated,	5,573,180	34,862 14
In force at the end of the year,	\$13,129,090	\$99,219 60
Deduct amount re-insured,	643,926	5,682 84
Net amount in force,	\$12,485,162	\$93,536 76

General Interrogatories.

Losses incurred during the year,	\$41,564 00
Company's stock owned by the directors at par value,	4,500 00

Business in New Jersey in 1898.

Fire risks written,	\$443,442 00
Premiums received,	4,194 17
Losses paid,	503 40
Losses incurred,	503 40
Amount at risk,	379,142 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$49,245 66
Net premiums earned,	\$52,758 22
Interest, etc., earned,	7,674 37
Total premiums and interest earned,	\$60,432 59
Net losses incurred,	\$41,564 00
Expenses incurred,	49,599 40
Total losses and expenses incurred,	91,163 40
Net loss (decrease in surplus) for the year,	30,730 81
Surplus at end of year,	\$18,514 85
Ratio of net losses incurred to net premiums earned, 78.78 per cent.	
Ratio of expenses incurred to net premiums earned, 94.01 per cent.	

MECHANICS' INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 13, 1854.

Commenced business May 4, 1854.

SIMON J. MARTIN, *President*.JOHN A. SNYDER, *Secretary*.

PAID-UP CAPITAL, \$250,000.

Balance of net ledger assets, December 31, 1897, \$870,015 49

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$257,577 69
Deduct re-insurance, etc.,	61,201 58
Net cash received for premiums,	\$196,376 16
Deposit premiums received on perpetual risks,	16,128 37
Rents from company's property (including \$2,500 for company's use of own buildings),	4,955 66
Interest on mortgage loans,	16,810 26
Interest on collateral loans,	646 83
Interest on bonds and dividends on stocks,	17,480 00
Interest from all other sources,	229 66
Profits on sale or maturity of ledger assets,	478 21
Total income,	253,105 15
Total,	\$1,123,120 64

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$124,093 24	
Deduct salvage and re-insurance, . . .	2,461 93	
Net amount paid for losses,		\$121,631 31
Deposit premiums returned,		7,507 24
Cash paid stockholders for interest or dividends (amount declared during the year, \$20,000), .		20,001 00
Commissions or brokerage to agents,		52,058 29
Rents (including \$2,500 for company's use of own buildings),		2,500 00
Salaries, fees and all other charges of officers, clerks and other employes,		14,491 97
Taxes on premiums, \$5,805.43; on real estate, \$1,018.00,		6,823 43
Insurance department fees and agent's licenses, . .		973 90
Municipal licenses, \$305.75; tax on franchise, \$888.00,		1,193 75
Advertising, printing and stationery,		4,938 74
Legal expenses,		60 00
Repairs and expenses on real estate,		925 31
Furniture and fixtures,		37 25
Miscellaneous expenses,		14,790 22
Total disbursements,		247,932 41
Balance December 31, 1898,		\$875,188 23

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$89,911 79	
Mortgage loans on real estate, first liens,	359,085 00	
Loans secured by pledge of bonds, stocks or other collaterals,	7,500 00	
Book value of bonds, \$277,129.25; stocks, \$102,- 633.76,	379,763 01	
Cash in company's office,	1,580 30	
Cash deposited in bank,	37,348 13	
Total net ledger assets as per balance,		\$875,188 23

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	5,877 75	
Interest due and accrued on bonds and stocks,	4,397 49	
Interest due on other assets,	173 10	
Market value of bonds and stocks over book value,	34,714 19	
Gross premiums in course of collection,	\$36,894 28	
Deduct cost of collection, commission, etc.,	9,931 64	
Net amount of uncollected premiums,		26,962 64

Premiums on perpetual policies in course of collection,	\$1,989 00
Perpetual re-insurance deposits,	580 50
Gross assets,	\$949,882 90

Items Not Admitted.

Depreciation from book value of real estate to bring same to market value,	4,411 79
Total admitted assets,	\$945,471 11

LIABILITIES.

Losses adjusted and unpaid,	\$8,496 47
Losses unadjusted and reported,	10,536 40
Losses resisted,	4,953 19
Amount of unpaid losses,	\$23,986 06
Unearned premiums on fire risks, one year or less,	\$50,266 95
Unearned premiums on fire risks, more than one year,	76,188 53
Total unearned premiums,	126,455 48
Amount reclaimable on perpetual fire policies,	249,114 43
Return premiums,	7,600 41
Total liabilities except capital,	\$407,156 38
Paid-up capital,	250,000 00
Suplus over capital,	288,314 73
Total,	\$945,471 11

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$25,665,415	\$252,174 63
Written or renewed in 1898,	23,574,690	252,580 57
Total,	\$49,240,105	\$504,755 20
Deduct risks expired and terminated,	27,132,270	268,291 01
In force at the end of the year,	\$22,107,835	\$236,464 19
Perpetual risks in force (not included above),	12,321,611	274,322 57

General Interrogatories.

Losses incurred during the year,	\$117,400 47
Company's stock owned by the directors at par value,	45,100 00
Loaned to officers and directors,	3,000 00
Loaned to stockholders, not officers,	13,000 00

Business in New Jersey in 1898.

Fire risks written,	\$229,700 00
Premiums received,	2,205 44
Losses paid,	16 52
Losses incurred,	16 52
Amount at risk,	510,975 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$267,908 00
Net premiums earned,	\$198,741 24
Interest, etc , earned,	53,285 04
Total premiums and interest earned,	\$252,026 28
Net losses incurred,	\$117,301 53
Expenses incurred,	94,318 02
Total losses and expenses incurred,	211,619 55
Net gain for the year,	\$40,406 73
Dividends incurred,	20,000 00
Increase in surplus for the year,	20,406 73
Surplus at end of year,	\$288,314 73
Ratio of net losses incurred to net premiums earned, 59.01 per cent.	
Ratio of expenses incurred to net premiums earned, 47.45 per cent.	

MECHANICS' AND TRADERS' INSURANCE COMPANY.

NEW ORLEANS, LA.

Incorporated October 15, 1869. Commenced business November 1, 1869.

E. G. RICHARDS, *President*. F. C. GREGORY, *Secretary pro tem*.

PAID-UP CAPITAL, \$300,000.

Balance of net ledger assets, December 31, 1897, \$409,633 88

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums,	\$282,038 89	\$14,676 17	
Deduct re-insurance, &c.,	96,879 36	3,236 67	
Net cash received for premiums, .	\$185,159 53	\$11,439 50	\$196,599 03
Rents from company's property (including \$1,800 for company's use of own buildings,			11,914 29
Interest on bonds and dividends on stocks,			10,396 19
Profits on sale or maturity of ledger assets,			3 30
Total income,			\$218,912 81
Total,			\$628,546 69

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$130,782 42	\$6,927 77	
Deduct salvage and re-insurance,	15,047 16	255 80	
Net amount paid for losses, . .	\$115,735 26	\$6,671 97	\$122,407 23
Cash paid stockholders for interest or dividends (amount declared during the year, \$9,000), .			9,000 00
Commissions or brokerage to agents,			22,878 09
Rents (including \$1,800 for company's use of own buildings),			1,800 00
Salaries, fees and all other charges of officers, \$7,674.68; clerks, \$10,748.07; other employes, \$4,558.02,			22,980 77
Taxes on premiums, \$1,568.34; on real estate, \$1,497.42; on other investments, \$2,515.95, .			5,581 71
Insurance department fees and agents' licenses, .			1,572 83
Municipal and State taxes, \$5,613.57; tax on franchise, \$259.10,			5,872 67
Advertising, printing and stationery,			4,571 85
Legal expenses,			729 40
Repairs and expenses on real estate,			5,632 43
Furniture and fixtures,			843 98
Miscellaneous expenses,			11,591 23
Bills receivable charged off,			1,756 73
Total disbursements,			\$217,218 92
Balance December 31, 1898,			\$411,327 77

Invested in the following :

LEDGER ASSETS.

Book value of real estate, unincumbered,	\$131,500 00	
Mortgage loans on real estate, first liens,	6,770 00	
Loans secured by pledge of bonds, stocks or other collaterals,	2,380 90	
Book value of bonds, \$187,675.20; stocks, \$60,910.00, .	248,585 20	
Cash in company's office,	2,375 64	
Cash deposited in bank,	19,671 33	
Bills receivable,	44 70	
Total net ledger assets as per balance,		\$411,327 77

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value,	15,948 70	
Gross premiums in course of collection,	\$55,925 63	
Deduct cost of collection, commission, etc.,	6,053 06	
Net amount of uncollected premiums,	49,872 57	
Gross assets,		\$477,149 04

LIABILITIES.

Losses adjusted and unpaid,	\$11,629 30	
Losses unadjusted and reported,	16,329 68	
Losses resisted,	4,000 00	
Total,	\$31,958 98	
Deduct re-insurance thereon,	5,581 50	
Net amount of unpaid losses,		\$26,377 48
Unearned premiums on fire risks, one year or less, . .	\$80,546 06	
Unearned premiums on fire risks, more than one year, .	19,747 59	
Total unearned premiums,		100,293 65
Return and re-insurance premiums,		9,665 42
Total liabilities except capital,		\$136,336 55
Paid-up capital,		300,000 00
Surplus over capital,		40,812 49
Total,		\$477,149 04

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$15,092,061	\$257,410 11
Written or renewed in 1898,	20,709,629	280,036 03
Total,	\$35,801,690	\$537,446 14
Deduct risks expired and terminated,	18,174,805	271,629 53
In force at the end of the year,	\$17,626,885	\$265,816 61
Deduct amount re-insured,	4,200,399	69,769 70
Net amount in force,	\$13,426,486	\$196,046 91

	Marine and Inland Risks.	Premiums.
Written in 1898,	\$3,370,761	\$14,293 35
Expired and terminated in 1898,	3,370,761	14,293 35

General Interrogatories.

Losses incurred during the year (fire, \$136,090.75; marine and inland, \$5,701.25),	\$141,792 00
Company's stock owned by the directors at par value,	165,900 00

Business in New Jersey in 1898.

Fire risks written,	\$355,102 00
Premiums received,	3,415 76
Losses paid,	57 26
Losses incurred,	57 26
Amount at risk,	271,408 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,		\$40,347 49
Net premiums earned,	\$188,108 62	
Interest, etc., earned,	27,048 50	
	<hr/>	
Total premiums and interest earned,	\$215,157 12	
Net losses incurred,	\$136,090 75	
Expenses incurred,	78,601 37	
	<hr/>	
Total losses and expenses incurred,	214,692 12	
	<hr/>	
Net gain (increase in surplus) for the year,		465 00
		<hr/>
Surplus at end of year,		\$40,812 49
Ratio of net losses incurred to net premiums earned, 73.34 per cent.		
Ratio of expenses incurred to net premiums earned, 41.70 per cent.		

MERCHANTS' INSURANCE COMPANY IN PROVIDENCE.

PROVIDENCE, R. I.

Incorporated May, 1851.

Commenced business July, 1851.

W. T. BARTON, *President*.WILLIAM P. GOODWIN, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897, \$583,030 22

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$283,755 53	
Deduct re-insurance, etc.,	48,222 21	
	<hr/>	
Net cash received for premiums,	\$235,533 32	
Interest on mortgage loans,	6,348 16	
Interest on collateral loans,	100 00	
Interest on bonds and dividends on stocks,	16,480 78	
Interest from all other sources,	655 17	
	<hr/>	
Total income,		\$259,117 43
		<hr/>
Total,		\$842,147 65

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$133,946 39	
Deduct salvage and re-insurance,	3,683 66	
	<hr/>	
Net amount paid for losses,	\$130,262 73	

Cash paid stockholders for interest or dividends (amount declared during the year, \$17,600), . . .	\$17,600 00	
Commissions or brokerage to agents,	45,993 69	
Salaries, fees and all other charges of officers, \$6,- 500; clerks, \$3,773.36; other employes, \$12,- 580.38,	22,853 74	
Taxes on premiums,	6,838 56	
Insurance department fees and agents' licenses, . .	1,441 22	
Tax on franchise,	12 71	
Advertising, printing and stationery,	4,389 88	
Furniture and fixtures,	128 80	
Miscellaneous expenses,	17,902 03	
Premiums on bonds and stocks charged off, . . .	7,917 01	
Profit and loss,	195 70	
Total disbursements,		\$255,536 07
Balance December 31, 1898,		\$586,611 58

Invested in the following :

LEDGER ASSETS.

Mortgage loans on real estate, first liens,	\$124,600 00	
Loans secured by pledge of bonds, stocks or other collaterals,	6,775 00	
Book value of bonds, \$99,833.75; stocks, \$287,- 665.25,	387,499 00	
Cash in company's office,	3,381 75	
Cash deposited in bank,	28,211 34	
Bills and accounts receivable,	11,939 95	
Agents' debit balances,	24,204 54	
Total net ledger assets as per balance,		\$586,611 58

NON-LEDGER ASSETS.

Interest accrued on mortgages,	959 33	
Interest accrued on bonds and stocks,	2,879 15	
Market value of bonds and stocks over book value,	10,764 50	
Gross assets,		\$601,214 56

LIABILITIES.

Losses adjusted and unpaid,	\$2,939 16	
Losses unadjusted and reported,	12,964 07	
Total,	\$15,903 23	
Deduct re-insurance thereon,	\$727 26	
Net amount of unpaid losses,		\$15,175 97
Unearned premiums on fire risks, one year or less, .	\$91,849 71	
Unearned premiums on fire risks, more than one year,	90,417 15	
Total unearned premiums,		\$182,266 86

All other liabilities,	\$2,387 99
Total liabilities except capital,	\$199,830 82
Paid-up capital,	200,000 00
Surplus over capital,	201,383 74
Total,	\$601,214 56

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$33,677,435	\$387,078 56
Written or renewed in 1898,	25,754,257	283,755 53
Total,	\$59,431,691	\$670,834 09
Deduct risks expired and terminated,	26,134,312	302,556 35
In force at the end of the year,	\$33,297,379	\$368,277 74
Deduct amount re-insured,	1,013,535	11,065 57
Net amount in force,	\$32,283,844	\$357,212 17

General Interrogatories.

Losses incurred during the year,	\$130,832 54
Company's stock owned by the directors at par value,	35,100 00
Loaned to officers and directors,	13,775 00

Business in New Jersey in 1898.

Fire risks written,	\$581,586 00
Premiums received,	5,277 59
Losses paid,	1,152 75
Losses incurred,	1,972 75

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$196,515 23
Net premiums earned,	\$246,464 18
Interest, etc., earned,	5,841 33
Total premiums and interest earned,	\$252,305 51
Net losses incurred,	\$130,832 54
Expenses incurred,	99,004 46
Total losses and expenses incurred,	229,837 00
Net gain for the year,	\$22,468 51
Dividends incurred,	17,600 00
Increase in surplus for the year,	4,868 51
Surplus at end of year,	\$201,383 74
Ratio of net losses incurred to net premiums earned, 53.08 per cent.	
Ratio of expenses incurred to net premiums earned, 40.17 per cent.	

MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

DETROIT, MICH.

Incorporated February, 1881.

Commenced business March, 1881.

DAVID WHITNEY, JR., *President*.F. H. WHITNEY, *Secretary*.

PAID-UP CAPITAL, \$400,000.

Balance of net ledger assets, December 31, 1897, \$734,643 21

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$301,985 63	
Deduct re-insurance, etc.,	68,974 33	
Net cash received for premiums,	\$233,011 30	
Rents from company's property,	1,743 28	
Interest on mortgage loans,	36,366 16	
Interest on bonds and dividends on stocks,	2,250 00	
Interest from all other sources,	2,150 09	
Income from all other sources,	422 25	
Profit and loss,	769 93	
Total income,		276,713 01
Total,		\$1,011,356 22

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$159,305 10	
Deduct salvage and re-insurance,	16,026 90	
Net amount paid for losses,	\$143,278 20	
Cash paid stockholders for interest or dividends (amount declared during the year, \$32,000),	32,000 00	
Commissions or brokerage to agents,	42,682 78	
Rents,	3,000 00	
Salaries, fees and all other charges of officers, clerks and other employes,	14,392 00	
Taxes on premiums, \$5,882.53 ; on real estate, \$1,- 741.27 ; on other investments, \$8,726.50,	16,350 30	
Insurance department fees and agents' licenses,	690 20	
Repairs and expenses on real estate,	1,189 05	
Agency and miscellaneous expenses,	19,717 84	
Total disbursements,		\$273,300 37
Balance December 31, 1898,		\$738,055 85

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$90,243 14	
Mortgage loans on real estate, first liens,	491,143 75	
Book value of bonds, \$58,000 ; stocks, \$6,250,	64,250 00	
Cash in company's office,	11,467 23	
Cash deposited in bank,	80,633 21	
Ledger accounts secured by mortgage,	318 52	
	<hr/>	
Total net ledger assets as per balance,		\$738,055 85

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,		11,020 15
Interest accrued on bonds and stocks,		1,207 50
Interest accrued on other assets,		974 28
Gross premiums in course of collection,	\$43,707 59	
Deduct cost of collection, commission, &c.,	13,373 94	
	<hr/>	
Net amount of uncollected premiums,		30,333 65
Premiums more than three months due,	\$1,062 84	
	<hr/>	
Gross assets,		\$781,591 43

LIABILITIES.

Losses unadjusted and reported,	\$2,999 50	
Losses resisted,	2,312 50	
	<hr/>	
Amount of unpaid losses,		\$5,312 00
Unearned premiums on fire risks, one year or less,	\$77,210 34	
Unearned premiums on fire risks, more than one year,	104,289 45	
	<hr/>	
Total unearned premiums,		181,499 79
	<hr/>	
Total liabilities except capital,		\$186,811 79
Paid-up capital,		400,000 00
Surplus over capital,		194,779 64
	<hr/>	
Total,		\$781,591 43

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$35,224,171	\$409,394 02
Written or renewed in 1898,	26,620,866	291,610 33
	<hr/>	
Total,	\$61,845,037	\$701,004 35
Deduct risks expired and terminated,	27,094,366	315,736 31
	<hr/>	
In force at the end of the year,	\$34,750,671	\$385,268 04
Deduct amount re-insured,	2,169,617	24,840 61
	<hr/>	
Net amount in force,	\$32,581,054	\$360,427 43

General Interrogatories.

Losses incurred during the year,	\$135,619 45
Company's stock owned by the directors at par value,	204,250 00

Business in New Jersey in 1898.

Fire risks written,	\$534,003 00
Premiums received,	3,703 25
Losses incurred,	500 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$180,126 41
Net premiums earned,	\$235 862 30
Interest, etc., earned,	36,893 04
Total premiums and interest earned,	\$272,755 34
Net losses incurred,	\$135,619 45
Expenses incurred,	90,482 66
Total losses and expenses incurred,	226,102 11
Net gain for the year,	\$46,653 23
Dividends incurred,	32,000 00
Increase in surplus for the year,	14,653 23
Surplus at end of year,	\$194,779 64
Ratio of net losses incurred to net premiums earned, 57.49 per cent.	
Ratio of expenses incurred to net premiums earned, 38 36 per cent.	

MILWAUKEE FIRE INSURANCE COMPANY.

MILWAUKEE, WIS.

Incorporated March 22, 1898.

Commenced business March 23, 1898.

CHRISTIAN PREUSSER, *President.*E. W. MANSFIELD, *Secretary.*

PAID-UP CAPITAL, \$200,000.

Amount of net ledger assets, March 23, 1898 (capital stock and surplus),	\$300,000 00
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INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$157,472 24
Deduct re-insurance, etc.,	36,549 23
Net cash received for premiums,	\$120,923 01

Interest on mortgage loans,	\$1,762 88	
Interest on bonds,	6,236 20	
Received for re-insurance,	6,797 37	
Increase in book value of bonds,	7,115 00	
	<hr/>	
Total income,		\$142,834 46
		<hr/>
Total,		\$442,834 46

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$24,596 64	
Deduct salvage and re-insurance,	3,043 48	
	<hr/>	
Net amount paid for losses,		\$21,553 16
Commissions or brokerage to agents,		29,907 55
Rents,		951 00
Salaries, fees and all other charges of officers, \$1,895.85; clerks, \$2,507.10; other employees, \$7,055 82,		11,458 77
Taxes on premiums,		964 22
Insurance department fees and agents' licenses,		2,706 44
Municipal licenses,		222 00
Advertising, printing and stationery,		4,081 43
Legal expenses,		392 30
Furniture and fixtures,		839 65
Miscellaneous expenses,		9,740 65
Loss on sales or maturity of ledger assets,		126 50
		<hr/>
Total disbursements,		\$82,943 67
		<hr/>
Balance December 31, 1898,		\$359,890 79

Invested in the following :

LEDGER ASSETS.

Mortgage loans on real estate, first liens,	\$101,300 00	
Book value of bonds,	220,303 50	
Cash in company's office,	936 89	
Cash deposited in bank,	37,350 40	
	<hr/>	
Total net ledger assets as per balance,		\$359,890 79

NON-LEDGER ASSETS.

Interest accrued on mortgages,		1,450 66
Interest accrued on bonds,		400 00
Gross premiums in course of collection,	\$35,069 51	
Deduct cost of collection, commission, etc.,	8,767 38	
	<hr/>	
Net amount of uncollected premiums,		26,302 13
		<hr/>
Gross assets,		\$388,043 58

LIABILITIES.

Losses adjusted and unpaid,	\$251 24	
Losses unadjusted and reported,	7,925 00	
Total,	\$8,176 24	
Deduct re-insurance thereon,	1,650 00	
Net amount of unpaid losses,		\$6,526 24
Unearned premiums on fire risks, one year or less,	\$56,266 87	
Unearned premiums on fire risks, more than one year,	36,140 61	
Total unearned premiums,		92,407 48
Reserve retained for re-insurance,		6,797 37
Total liabilities except capital,		\$105,731 09
Paid-up capital,		200,000 00
Surplus over capital,		82,312 49
Total,		\$388,043 58

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
Written or renewed in 1898,	\$14,007,909	\$192,541 75
Deduct risks expired and terminated,	991,715	15,066 17
In force at the end of the year,	\$13,016,194	\$177,475 58
Deduct amount re-insured,	1,576,764	22,202 53
Net amount in force,	\$11,439,430	\$155,273 05

General Interrogatories.

Losses incurred during the year,	\$28,079 40
Company's stock owned by the directors at par value,	80,670 00

Business in New Jersey in 1898.

Fire risks written,	\$20,249 00
Premiums received,	178 06
Amount at risk,	20,249 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus March 23, 1898,	\$100,000 00
Net premiums earned,	\$63,585 04
Interest, etc., earned,	16,838 24
Total premiums and interest earned,	\$80,423 28

Net losses incurred,	\$28,079 40	
Expenses incurred,	70,031 39	
Total losses and expenses incurred,	\$98,110 79	
Net loss (decrease in surplus) for the period,		\$17,687 51
Surplus at end of year,		\$82,312 49
Ratio of net losses incurred to net premiums earned, 44.16 per cent.		
Ratio of expenses incurred to net premiums earned, 110.13 per cent.		

MILWAUKEE MECHANICS' INSURANCE COMPANY.

MILWAUKEE, WIS.

Incorporated February 15, 1852.

Commenced business April 1, 1852.

CHRISTIAN PRUESSER, *President*.G. W. GROSSENBACH, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897, \$2,399,596 52

INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$1,126,378 58	
Deduct re-insurance, etc.,	362,631 89	
Net cash received for premiums,	\$763,746 69	
Rents from company's property (including \$2,000 for company's use of own buildings),	4,385 00	
Interest on mortgage loans,	52,575 44	
Interest on bonds and dividends on stocks,	39,966 12	
Interest from all other sources,	1,629 96	
Increase in book value of bonds,	18,980 80	
Total income,		881,284 01
Total,		\$3,280,880 53

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$555,622 31	
Deduct salvage and re-insurance,	88,413 26	
Net amount paid for losses,	\$467,209 05	
Cash paid stockholders for interest or dividends (amount declared during the year, \$80,000),	80,000 00	
Commissions or brokerage to agents,	\$146,953 77	

Rents (including \$2,000 for company's use of own buildings),	\$3,982 30
Salaries, fees and all other charges of officers, \$24,149.98; clerks, \$10,710; other employes, \$27,483.97,	62,343 95
Taxes on premiums, \$36,436.24; on real estate, \$570.07,	37,006 31
Insurance department fees and agents' licenses, . .	5,935 31
Municipal licenses,	2,805 50
Advertising, printing and stationery,	11,086 06
Legal expenses,	4,914 71
Repairs and expenses on real estate,	623 07
Furniture and fixtures,	276 45
Miscellaneous expenses,	49,627 76
Loss on agents' balances,	870 26
Reserve to re-insurance company,	10,685 50
Total disbursements,	<u>\$884,320 00</u>
Balance December 31, 1898,	\$2,396,560 53

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$56,500 00
Mortgage loans on real estate, first liens,	1,263,215 09
Book value of bonds, \$959,847.50; stocks, \$4,789,	964,636 50
Cash in company's office,	59,860 96
Cash deposited in bank,	52,347 98
Total net ledger assets as per balance,	<u>\$2,396,560 53</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	43,408 39
Interest accrued on bonds and stocks,	5,865 38
Gross premiums in course of collection,	\$153,953 82
Deduct cost of collection, commission, etc.,	30,790 76
Net amount of uncollected premiums,	<u>123,163 06</u>
Gross assets,	<u>\$2,568,997 36</u>

LIABILITIES.

Losses adjusted and unpaid,	\$20,666 00
Losses unadjusted and reported,	48,307 00
Losses resisted,	7,134 34
Total,	<u>\$76,107 34</u>
Deduct re-insurance thereon,	8,189 53
Net amount of unpaid losses,	<u>\$67,917 81</u>

Unearned premiums on fire risks, one year or less,	\$290,190 72
Unearned premiums on fire risks, more than one year,	486,205 23
Total unearned premiums,	\$776,395 95
Retained as reserve for re-insurance company,	41,964 89
Total liabilities except capital,	\$886,278 65
Paid-up capital,	200,000 00
Surplus over capital,	1,482,718 71
Total,	\$2,568,997 36

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$133,501,832	\$1,754,141 36
Written or renewed in 1898,	86,988,348	1,143,313 59
Total,	\$220,490,180	\$2,897,454 95
Deduct risks expired and terminated,	86,493,955	1,147,263 49
In force at the end of the year,	\$133,996,225	\$1,750,191 46
Deduct amount re-insured,	17,197,001	237,742 54
Net amount in force,	\$116,799,224	\$1,512,448 92

General Interrogatories.

Losses incurred during the year,	\$464,198 98
Company's stock owned by the directors at par value,	85,270 00
Loaned to officers and directors,	4,200 00
Loaned to stockholders, not officers,	3,000 00

Amounts deposited for the exclusive protection of policyholders
in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$26,875 00	\$2,634 67

Business in New Jersey in 1898.

Fire risks written,	\$611,940 00
Premiums received,	4,062 99
Losses paid,	1,436 02
Losses incurred,	2,346 02
Amount at risk,	819,899 60

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$1,364,834 34
Net premiums earned,	\$860,955 34
Interest, etc., earned,	129,747 32
Total premiums and interest earned,	\$990,702 66

FIRE AND FIRE-MARINE

Net losses incurred,	\$464,198 98	
Expenses incurred,	328,619 31	
Total losses and expenses incurred,	\$792,818 29	
Net gain for the year,	\$197,884 37	
Dividends incurred,	80,000 00	
Increase in surplus for the year,	\$117,884 37	
Surplus at end of year,	\$1,482,718 71	
Ratio of net losses incurred to net premiums earned, 53.92 per cent.		
Ratio of expenses incurred to net premiums earned, 38.08 per cent.		

NATIONAL FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated November 27, 1871.

Commenced business December 1, 1871.

JAMES NICHOLS, *President*.E. G. RICHARDS, *Secretary*.

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1897, \$4,098,494 95

INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$2,593,824 74	
Deduct re-insurance, etc.,	496,984 78	
Net cash received for premiums,	\$2,096,839 96	
Rents from company's property,	1,489 91	
Interest on mortgage loans,	48,189 32	
Interest on bonds and dividends on stocks,	137,555 08	
Interest from all other sources,	3,834 56	
Profit and loss,	351 58	
Total income,	\$2,288,260 41	
Total,	\$6,386,755 36	

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$1,237,950 45	
Deduct salvage and re-insurance,	143,202 86	
Net amount paid for losses,	\$1,094,747 59	
Cash paid stockholders for interest or dividends (amount declared during the year, \$120,000),	120,000 00	

Commissions or brokerage to agents	\$405,478 20	
Salaries, fees and all other charges of officers, clerks and all other employes,	180,178 98	
Taxes, licenses and fees,	72,231 42	
Advertising, printing and stationery,	26,936 72	
Legal expenses,	1,941 61	
Furniture and fixtures,	7,606 69	
Miscellaneous expenses,	134,951 58	
Loss on sales or maturity of ledger assets,	216,809 96	
	<hr/>	
Total disbursements,		\$2,260,882 75
Balance December 31, 1898,		\$4,125,872 61

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered	\$343,286 87	
Mortgage loans on real estate, first liens,	810,890 97	
Book value of bonds, \$1,988 454.55; stocks, \$722,- 356.20,	2,710,810 75	
Cash in company's office,	718 31	
Cash deposited in bank,	260,165 71	
	<hr/>	
Total net ledger assets as per balance,		\$4,125,872 61

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value,	127,582 25	
Gross premiums in course of collection,	\$425,680 91	
Deduct cost of collection, commission, etc.,	88 751 83	
	<hr/>	
Net amount of uncollected premiums,	336,929 08	
Gross assets,	\$4,590,383 94	
Depreciation from book value of real estate to bring same to market value,	36,636 04	
	<hr/>	
Total admitted assets,		\$4,553,747 90

LIABILITIES.

Losses adjusted and unpaid,	\$98,927 53	
Losses unadjusted and reported,	67,535 91	
Losses resisted,	26,067 76	
	<hr/>	
Amount of unpaid losses,		\$192,531 20
Unearned premiums on fire risks, one year or less, \$762,220 54.		
Unearned premiums on fire risks, more than one year,	990,189 66	
	<hr/>	
Total unearned premiums,		\$1,752,410 20

Return and re-insurance premiums,	\$54,098 75
Reserved for contingencies,	25,000 00
Total liabilities except capital,	\$2,024,040 15
Paid up capital,	1,000,000 00
Surplus over capital,	1,529,707 75
Total,	\$4,553,747 90

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$319,145,566	\$3,674,714 07
Written or renewed in 1898,	259,356,712	2,633,806 95
Total,	\$578,502,278	\$6,308,521 02
Deduct risks expired and terminated,	224,583,507	2,584,642 55
In force at the end of the year,	\$353,918,771	\$3,723,878 47
Deduct amount re-insured,	33,800,599	284,491 51
Net amount in force,	\$320,118,172	\$3,439,386 96

General Interrogatories.

Losses incurred during the year (fire, \$1,113,735.83; tornado, \$5,962.95),	\$1,119,698 78
Company's stock owned by the directors at par value,	80,600 00

Amounts deposited for the exclusive protection of policyholders in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$28,000 00	\$25,581 77
New Mexico,	10,000 00	11,578 40
Oregon,	50,000 00	12,843 55
Virginia,	50,000 00	16,078 24
	\$138,000 00	\$66,081 96

Business in New Jersey in 1898.

Fire risks written,	\$7,792,633 00
Premiums received,	63,977 52
Losses paid,	25,840 97
Losses incurred,	30,133 30

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$1,380,419 50
Net premiums earned,	\$2,116,014 32
Interest, etc., earned,	116,731 49
Total premiums and interest earned,	\$2,232,745 81

Net losses incurred,	\$1,119 698 78
Expenses incurred,	843,758 78
Total losses and expenses incurred,	<u>\$1,963,457 56</u>
Net gain for the year,	\$269,288 25
Dividends incurred,	<u>120,000 00</u>
Increase in surplus for the year,	<u>\$149,288 25</u>
Surplus at end of year,	\$1,529,707 75
Ratio of net losses incurred to net premiums earned, 52.91 per cent.	
Ratio of expenses incurred to net premiums earned, 39.82 per cent.	

NATIONAL STANDARD INSURANCE COMPANY OF NEW YORK.

NEW YORK CITY.

Incorporated February 14, 1896.

Commenced business February 20, 1896.

E. C. CONVERSE, *President*.R. BLEECKER RATHBONE, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897, \$614,566 97

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums, . .	\$335,127 56	\$25,956 62	
Deduct re-insurance; &c.,	167,732 89	19,321 65	
Net cash received for premiums, .	\$167,394 67	\$6,634 97	\$174,029 64
Interest on bonds,			18,500 00
Interest from all other sources,			486 81
Profits on sale or maturity of ledger assets,			<u>639 20</u>
Total income,			<u>\$193,655 65</u>
Total,			<u>\$808,222 62</u>

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$226,584 01	\$53,357 41	
Deduct salvage and re-in- surance,	57,026 94	33,055 69	
Net amount paid for losses,	\$169,557 07	\$20,301 72	\$189,858 79

Cash paid stockholders for interest or dividends (amount declared during the year, \$24,000),	\$24,000 00	
Commissions or brokerage to agents,	59,378 06	
Salaries, fees and all other charges of officers,	3,165 00	
Taxes on premiums,	6,246 61	
Insurance department fees and agents' licenses,	1,557 37	
Municipal licenses,	450 00	
Legal expenses,	750 00	
Furniture and fixtures,	23 19	
Miscellaneous expenses,	1,570 09	
	<hr/>	
Total disbursements,		\$286,999 01
Balance December 31, 1898,		\$521,223 61

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$507,295 05	
Cash deposited in bank,	13,908 52	
All other items,	20 04	
	<hr/>	
Total net ledger assets as per balance,		\$521,223 61

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks,		3,104 17
Market value of bonds and stocks over book value,		37,704 95
Gross premiums in course of collection,	\$36,332 09	
Deduct cost of collection, commission, etc.,	7,948 15	
	<hr/>	
Net amount of uncollected premiums,		28,383 94
Gross assets,		\$590,416 67

LIABILITIES.

Losses adjusted and unpaid,	\$4,715 00	
Losses unadjusted and reported,	41,084 00	
Losses resisted,	4,330 00	
	<hr/>	
Total,	\$50,129 00	
Deduct re-insurance thereon,	18,028 00	
	<hr/>	
Net amount of unpaid losses,		\$32,101 00
Unearned premiums on fire risks, one year or less,	\$67,033 00	
Unearned premiums on fire risks, more than one year,	24,088 60	
Unearned premiums on inland navigation risks,	7,779 78	
	<hr/>	
Total unearned premiums,		98,901 38
Return premiums,		2,529 99
Re-insurance premiums,		7,308 27
	<hr/>	
Total liabilities except capital,		\$140,840 64

Paid-up capital,	\$200 000 00
Surplus over capital,	249,576 03
Total,	\$590,416 67

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$36,056,538	\$333,984 59
Written or renewed in 1898,	34,370,183	305,491 43
Total,	\$70,426,721	\$639,476 02
Deduct risks expired and terminated,	46,249,031	405,597 10
In force at the end of the year,	\$24,177,690	\$233,878 92
Deduct amount re-insured,	7,651,656	65,181 34
Net amount in force,	\$16,526,034	\$168,697 58
	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$1,491,420	\$52,155 88
Written or renewed in 1898,	654,364	25,956 62
Total,	\$2,145,784	\$78,112 50
Deduct risks expired and terminated,	1,570,909	56,247 19
In force at the end of the year,	\$574,875	\$21,865 31
Deduct amount re-insured,	149,036	6,305 76
Net amount in force,	\$425,839	\$15,559 55

General Interrogatories.

Losses incurred during the year (fire, \$150,845.95; marine and inland, \$22,927.72),	\$182,773 67
Company's stock owned by the directors at par value,	98,000 00

Business in New Jersey in 1898.

Fire risks written,	\$1,392,057 00
Premiums received,	13,319 71
Losses paid,	5,605 00
Losses incurred,	5,711 67

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$278,480 90
Net premiums earned,	\$210,603 63
Interest, etc., earned,	36,604 76
Total premiums and interest earned,	\$247,208 39
Net losses incurred,	\$182,773 67
Expenses incurred,	69,339 59
Total losses and expenses incurred,	252,113 26
Net loss for the year,	\$4,904 87

Dividends incurred,	\$24,000 00	
Decrease in surplus for the year,		\$28,904 87
Surplus at end of year,		\$249,576 03
Ratio of net losses incurred to net premiums earned, 86.78 per cent.		
Ratio of expenses incurred to net premiums earned, 32.92 per cent.		

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

MANCHESTER, N. H.

Incorporated 1869.

Commenced business April, 1870.

JOHN C. FRENCH, *President*.GEORGE E. KENDAL, *Secretary*.

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1897, \$2,506,907 09

INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$1,294,318 08	
Deduct re-insurance, etc.,	235,527 52	
Net cash received for premiums,	\$1,058,790 56	
Rents from company's property,	10,034 20	
Interest on mortgage loans,	35,228 57	
Interest on collateral loans,	3,115 92	
Interest on bonds and dividends on stocks,	102,002 81	
Profits on sale or maturity of ledger assets,	7,342 62	
Profit and loss,	105 01	
Total income,		1,216,709 69
Total,		\$3,723,616 78

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$637,249 20	
Deduct salvage and re-insurance,	69,934 88	
Net amount paid for losses,	\$567,314 32	
Cash paid stockholders for interest or dividends (amount declared during the year, \$100,000),	100,000 00	
Commissions or brokerage to agents,	218,411 81	
Salaries, fees and all other charges of officers, \$21,521.60; clerks, \$10,680.16; other employees, \$22,466.58,	54,668 34	

Taxes on premiums, \$25,889.57; on real estate, \$5,308.43,	\$31,198 00
Insurance department fees and agents' licenses, . .	2,220 56
Municipal licenses, \$652.25; tax on franchise, \$10,000,	10,652 25
Advertising, printing and stationery,	10,313 18
Legal expenses,	1,178 53
Repairs and expenses on real estate,	2,521 58
Furniture and fixtures,	2,691 24
Miscellaneous expenses,	48,085 84
Loss on sales or maturity of ledger assets,	30,600 00
Profit and loss,	3,435 96
Total disbursements,	\$1,083,291 61
Balance December 31, 1898,	\$2,640,325 17

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$121,947 31
Mortgage loans on real estate, first liens,	654,100 76
Loans secured by pledge of bonds, stocks or other collaterals,	53,300 00
Book value of bonds, \$966,968.50; stocks, \$710,- 425 00,	1,677,393 50
Cash in company's office,	369 74
Cash deposited in bank,	136,213 86
Total,	\$2,643,325 17
Deduct ledger liabilities,	3,000 00
Total net ledger assets as per balance,	\$2,640,325 17

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value,	335,931 50
Gross premiums in course of collection,	\$187,623 38
Deduct cost of collection, commission, etc.,	37,524 67
Net amount of uncollected premiums,	150,098 71
Gross assets,	\$3,126,355 38

LIABILITIES.

Losses adjusted and unpaid,	\$46,457 95
Losses unadjusted and reported,	79,957 00
Losses resisted,	7,200 00
Amount of unpaid losses,	\$133,614 95
Unearned premiums on fire risks, one year or less, \$341,480 45	
Unearned premiums on fire risks, more than one year, 665,465 75	
Total unearned premiums,	1,006,926 20

Re-insurance premiums,	\$39,030 89
Total liabilities except capital,	\$1,179,572 04
Paid-up capital,	1,000,000 00
Surplus over capital,	946,783 34
Total,	\$3,126,355 38

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$140,275,958	\$1,907,952 57
Written or renewed in 1898,	109,125,862	1,341,795 29
Total,	\$249,401,820	\$3,249,747 86
Deduct risks expired and terminated,	96,746,569	1,229,517 81
In force at the end of the year,	\$152,655,251	\$2,020,230 05
Deduct amount re-insured,	6 549,316	70,510 89
Net amount in force,	\$146,105,935	\$1,949,719 16

General Interrogatories.

Losses incurred during the year,	\$577,905 65
Company's stock owned by the directors at par value,	234,100 00

Business in New Jersey in 1898.

Fire risks written,	\$3,298,111 00
Premiums received,	31,901 76
Losses paid,	11,751 76
Losses incurred,	13,281 10

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$840,940 17
Net premiums earned,	\$1,015,637 42
Interest, etc., earned,	161,718 16
Total premiums and interest earned,	\$1,177,355 58
Net losses incurred,	\$587,905 65
Expenses incurred,	383,606 76
Total losses and expenses incurred,	971 512 41
Net gain for the year,	\$205,843 17
Dividends incurred,	100,000 00
Increase in surplus for the year,	105,843 17
Surplus at end of year,	\$946,783 34
Ratio of net losses incurred to net premiums earned, 57.88 per cent.	
Ratio of expenses incurred to net premiums earned, 37.77 per cent.	

NEW YORK FIRE INSURANCE COMPANY.

NEW YORK CITY

Incorporated April 18, 1832.

Commenced business December 22, 1832.

AUGUSTUS COLSON, *President.*CHARLES A. HULL, *Secretary.*

PAID UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897, \$378,822 69

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums, . .	\$173,454 76	\$55,835 12	
Deduct re-insurance, etc.,	33,368 87	3,710 50	
Net cash received for premiums,	\$140,085 89	\$52,124 62	\$192,210 51
Rents from company's property,			2,735 00
Interest on bonds and dividends on stocks,			10,886 81
Profits on sale or maturity of ledger assets,			4,096 88
Total income,			\$209,929 20
Total,			\$588,751 89

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$64,555 99	\$25,985 65	
Deduct salvage and re- insurance,	625 70		
Net amount paid for losses,	\$63,930 29	\$25,985 65	\$89,915 94
Cash paid stockholders for interest or dividends (amount declared during the year, \$12,000), . .			12,000 00
Commissions or brokerage to agents,			29,196 40
Salaries, fees and all other charges of officers, clerks and other employes,			28,878 83
Taxes and fees,			5,070 40
Miscellaneous expenses,			7,029 32
Total disbursements,			172,090 89
Balance December 31, 1898,			\$416,661 00

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$100,000 00	
Book value of bonds, \$255,000 00; stocks, \$40,000.00,	295,000 00	
Cash deposited in bank,	21,661 00	
	<hr/>	
Total net ledger assets as per balance,		\$416,661 00

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks,		3,964 00
Rents accrued on company's property or lease,		66 66
Market value of bonds and stocks over book value,		31,500 00
Gross premiums in course of collection,	\$27,509 93	
Deduct cost of collection, commission, etc.,	5,501 98	
	<hr/>	
Net amount of uncollected premiums,		22,007 95
		<hr/>
Gross assets,		\$474,199 61

LIABILITIES.

Losses unadjusted and reported,	\$47,313 24	
Losses resisted,	525 00	
	<hr/>	
Total,	\$47,838 24	
Deduct re-insurance thereon,	250 00	
	<hr/>	
Amount of unpaid losses,		\$47,588 24
Unearned premiums on fire risks, one year or less,	\$66,325 82	
Unearned premiums on fire risks, more than one year,	2,801 26	
Unearned premiums on inland navigation risks,	25,151 07	
	<hr/>	
Total unearned premiums,		94,278 15
Expenses due and accrued,		929 79
		<hr/>
Total liabilities except capital,		\$142,796 18
Paid-up capital,		200,000 00
Surplus over capital,		131,403 43
		<hr/>
Total,		\$474,199 61

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$16,860,215	\$133,154 99
Written or renewed in 1898,	22,762,140	173,377 00
	<hr/>	
Total,	\$39,622,355	\$306,531 99
Deduct risks expired and terminated,	21,523,917	166,344 14
	<hr/>	
In force at the end of the year,	\$18,098,438	\$140,187 85
Deduct amount re-insured,	572,137	4,123 78
	<hr/>	
Net amount in force,	\$17,526,301	\$136,064 07

	Marine and Inland Risks.	Premiums
Written or renewed in 1898,	\$2,412,090	\$59,495 77
Deduct risks expired and terminated,	606,117	8,192 47
In force at the end of the year,	\$1,805,973	\$51,303 30

General Interrogatories.

Losses incurred during the year (fire, \$69,728.00; marine and inland, \$55,275.00),	\$125,003 00
Company's stock owned by the directors at par value,	56,500 00

Business in New Jersey in 1898.

Fire risks written,	\$1,609,375 29
Premiums received,	12,241 90
Losses paid,	5,338 80
Losses incurred,	5,513 80
Amount at risk,	1,767,208 29

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$147,208 24
Net premiums earned,	\$166,886 29
Interest, etc., earned,	22,579 13
Total premiums and interest earned,	\$189,465 42
Net losses incurred,	\$124,742 54
Expenses incurred,	68,527 69
Total losses and expenses incurred,	193,270 23
Net loss for the year,	\$3,804 81
Dividends incurred,	12,000 00
Decrease in surplus for the year,	15,804 81
Surplus at end of year,	\$131,403 43
Ratio of net losses incurred to net premiums earned, 74.74 per cent.	
Ratio of expenses incurred to net premiums earned, 41.12 per cent.	

NIAGARA FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated July, 1850.

Commenced business August, 1850.

HAROLD HERRICK, *President*.GEORGE W. DEWEY, *Secretary*.

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets, December 31, 1897,	\$2,253,061 63
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FIRE AND FIRE-MARINE

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$1,972,719	19
Deduct re-insurance, etc.,	470,460	05
Net cash received for premiums,	\$1,502,259	14
Rents from company's property (including \$21,200 for company's use of own buildings),	42,640	18
Interest on mortgage loans,	13,463	89
Interest on bonds and dividends on stocks,	50,103	89
Profits on sale or maturity of ledger assets,	19,846	75
Profit and loss,	5,063	32
Total income,	\$1,633,377	17
Total,	\$3,886,438	80

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$980,801	65
Deduct salvage and re-insurance,	134,324	54
Net amount paid for losses,	\$846,477	11
Cash paid stockholders for interest or dividends (amount declared during the year, \$50,000),	49,970	00
Commissions or brokerage to agents,	292,726	22
Rents (including \$21,200 for company's use of own buildings),	29,270	19
Salaries, fees and all other charges of officers, \$28,- 500.00; clerks, \$50,242.47; other employes, \$81,202.16,	159,944	63
Taxes on premiums, \$19,724.18; on real estate, \$8,827.42; on other investments, \$15.10,	28,566	70
Insurance department fees and agents' licenses,	19,687	70
Municipal licenses,	3,442	07
Advertising, printing and stationery,	16,669	70
Repairs and expenses on real estate,	16,610	57
Furniture and fixtures,	416	35
Miscellaneous expenses,	92,886	67
Loss on sales or maturity of ledger assets,	6,911	76
Profit and loss,	7,983	53
Total disbursements,	1,571,563	20
Balance December 31, 1898,	\$2,314,875	60

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$823,968	01
Mortgage loans on real estate, first liens,	268,600	00
Book value of bonds, \$911,500; stocks, \$190,000,	1,101,500	00

Cash in company's office,	\$759 68	
Cash deposited in bank,	119,093 79	
Bills receivable,	954 12	
Total net ledger assets as per balance,		\$2,314,875 60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,		3,994 16
Interest due and accrued on bonds and stocks,		2,671 49
Rents due and accrued on company's property or lease,		3,431 76
Market value of real estate over book value,		176,031 99
Market value of bonds and stocks over book value,		63,825 00
Gross premiums in course of collection,	\$223,911 04	
Deduct cost of collection, commission, etc.,	37,007 00	
Net amount of uncollected premiums,		186,904 04
Premiums more than three months due,	\$651 77	
Gross assets,		\$2,751,734 04

LIABILITIES.

Losses adjusted and unpaid,	\$61,357 31	
Losses unadjusted and reported,	77,714 74	
Losses resisted,	10,285 71	
Total,	\$149,357 76	
Deduct re-insurance thereon,	16,524 64	
Net amount of unpaid losses,		\$132,833 12
Unearned premiums on fire risks, one year or less,	\$494,490 84	
Unearned premiums on fire risks, more than one year,	748,138 04	
Total unearned premiums,		1,242,628 88
Dividends to stockholders unpaid,		30 00
Re-insurance premiums,		4,465 25
Reserved for contingencies,		100,000 00
Total liabilities except capital,		\$1,479,957 25
Paid-up capital,		500,000 00
Surplus over capital,		771,776 79
Total,		\$2,751,734 04

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$304,026,078	\$2,832,724 73
Written or renewed in 1898,	200,937,261	1,942,247 85
Total,	\$504,963,339	\$4,774,972 58
Deduct risks expired and terminated,	210,854,661	2,103,933 78
In force at the end of the year,	\$294,108,678	\$2,671,038 80
Deduct amount re-insured,	29,252,230	271,171 04
Net amount in force,	\$264,856,448	\$2,399,867 76

General Interrogatories.

Losses incurred during the year,	\$846,247 56
Company's stock owned by the directors at par value,	154,800 00

Amounts deposited for the exclusive protection of policyholders
in other States or Countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$27,250 00	\$760 00
New Mexico,	11,275 00	1,218 72
Oregon,	64,000 00	. . . . .
Virginia,	27,250 00	100 00
	<hr/> \$129,775 00	<hr/> \$2,078 72

Business in New Jersey in 1898.

Fire risks written,	\$8,994,413 00
Premiums received,	75,459 69
Losses paid,	33,866 42
Losses incurred,	35,894 70
Amount at risk,	8,994,413 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$713,766 03
Net premiums earned,	\$1,527,342 42
Interest, etc., earned,	55,460 71
Total premiums and interest earned, . . .	<hr/> \$1,582,803 13
Net losses incurred,	\$846,247 56
Expenses incurred,	628,544 81
Total losses and expenses incurred, . . .	<hr/> 1,474,792 37
Net gain for the year,	\$108,010 76
Dividends incurred,	50,000 00
Increase in surplus for the year,	<hr/> 58,010 76
Surplus at end of year,	<hr/> \$771,776 79
Ratio of net losses incurred to net premiums earned, 55.40 per cent.	
Ratio of expenses incurred to net premiums earned, 41.15 per cent.	

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY OF
NEW YORK.

NEW YORK CITY.

Incorporated 1897.

Commenced business 1897.

H. E. BOWERS, *President.*WEST POLLOCK, *Secretary.*

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897, \$303,318 65

INCOME DURING THE YEAR.

Fire.

Gross cash premiums, \$106,179 22

Deduct re-insurance, &c., 35,236 15

Net cash received for premiums, \$70,943 07

Interest from all sources, 9,195 66

Total income, 80,138 73

Total, \$383,457 38

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses, \$49,491 37

Deduct salvage and re-insurance, 20,200 59

Net amount paid for losses, \$29,290 78

Commissions or brokerage to agents, 17,142 94

Salaries and allowances to agents, 313 55

Taxes on premiums, 467 44

Insurance department fees and agents' licenses, 1,403 50

Advertising, printing and stationery, 2,238 36

Legal expenses, 1,097 32

Total disbursements, \$51,953 89

Balance December 31, 1898, \$331,503 49

Invested in the following :

LEDGER ASSETS.

Book value of bonds, \$280,097 56

Cash deposited in bank, 50,152 73

All other items, 1,253 20

Total net ledger assets as per balance, \$331,503 49

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks,	\$3,797 50
Market value of bonds and stocks over book value,	419 94
Gross premiums in course of collection,	\$9,552 32
Deduct cost of collection, commission, etc.,	2,240 80
Net amount of uncollected premiums,	7,311 52
Premiums more than three months due,	\$78 18
Gross assets,	\$343,032 45

LIABILITIES.

Losses adjusted and unpaid,	\$29 40
Losses unadjusted and reported,	7,164 61
Amount of unpaid losses,	\$7,194 01
Unearned premiums on fire risks, one year or less,	\$28,110 54
Unearned premiums on fire risks, more than one year,	15,963 40
Total unearned premiums,	44,073 94
Total liabilities except capital,	\$51,267 95
Paid-up capital,	200,000 00
Surplus over capital,	91,764 50
Total,	\$343,032 45

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$3,014,400	\$14,941 00
Written or renewed in 1898,	13,700,103	104,921 35
Total,	\$16,714,503	\$119,862 35
Deduct risks expired and terminated,	6,826,366	38,551 55
In force at the end of the year,	\$9,888,137	\$81,310 80
Deduct amount re-insured,	559,047	6,096 50
Net amount in force,	\$9,329,090	\$75,214 30

General Interrogatories.

Losses incurred during the year,	\$36,484 79
Company's stock owned by the directors at par value,	5,500 00

Business in New Jersey in 1898.

Fire risks written,	\$434,643 00
Premiums received,	3,791 50
Losses paid,	1,010 51
Losses incurred,	1,948 01

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$109,265 53
Net premiums earned,	\$33,003 53
Interest, etc., earned,	8,671 66
Total premiums and interest earned,	\$41,675 24
Net losses incurred,	\$36,484 79
Expenses incurred,	22,691 48
Total losses and expenses incurred,	59,176 27
Net loss (decrease in surplus) for the year,	17,501 03
Surplus at end of year,	\$91,764 50
Ratio of net losses incurred to net premiums earned, 110.54 per cent.	
Ratio of expenses incurred to net premiums earned, 68.75 per cent.	

NORTH RIVER INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February 6, 1822. Commenced business March 6, 1822.

WILLIAM E. HUTCHINS, *President*. FREDERICK H. CRUM, *Secretary*.

PAID-UP CAPITAL, \$350,000.

Balance of net ledger assets, December 31, 1897, \$785,046 91

INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$295,852 74
Deduct re-insurance, etc.,	71,902 42
Net cash received for premiums,	\$223,950 32
Interest on mortgage loans,	3,621 35
Interest on collateral loans,	200 00
Interest on bonds and dividends on stocks,	22,091 11
Interest from all other sources,	1,034 15
Profits on sale or maturity of ledger assets,	2,093 75
Total income,	252,990 68
Total,	\$1,038,037 59

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$125,330 53
Deduct salvage and re-insurance,	15,234 83
Net amount paid for losses,	\$110,095 70

Cash paid stockholders for interest or dividends (amount declared during the year, \$26,250),	26,116 99
Commissions or brokerage to agents,	48,784 82
Rents,	6,000 00
Salaries, fees and all other charges of officers, \$11,- 632.75; clerks, \$16,585.68,	28,218 43
Taxes on premiums,	1,191 19
Insurance department fees and agents' licenses,	612 65
Advertising, printing and stationery,	1,585 17
Legal expenses,	525 00
Furniture and fixtures,	247 14
Miscellaneous expenses,	8,002 51
Total disbursements,	231,379 60
Balance December 31, 1898,	\$806,657 99

Invested in the following :

LEDGER ASSETS.

Mortgage loans on real estate, first liens,	\$78,400 00
Loans secured by pledge of bonds, stocks or other collaterals,	4,000 00
Book value of bonds,	633,419 16
Cash deposited in bank,	90,838 83
Total net ledger assets as per balance,	\$806,657 99

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	1,688 98
Interest due and accrued on bonds and stocks,	2,920 41
Interest accrued on collateral loans,	66 66
Re-insurance due,	140 63
Gross premiums in course of collection,	\$34,130 05
Deduct cost of collection, commission, etc.,	7,077 85
Net amount of uncollected premiums,	27,052 20
Premiums more than three months due,	\$1,259 19
Gross assets,	\$838,526 87
Depreciation from book values of above net ledger assets, to bring same to market value, viz., bonds,	4,939 16
Total admitted assets,	\$833,587 71

LIABILITIES.

Losses adjusted and unpaid,	\$5,000 00
Losses unadjusted and reported,	24,736 85
Total,	\$29,736 85
Deduct re-insurance thereon,	1,892 03
Net amount of unpaid losses,	\$27,844 82

Unearned premiums on fire risks, one year or less,	\$95,783 73
Unearned premiums on fire risks, more than one year,	57,000 83
Total unearned premiums,	\$152,784 56
Dividends to stockholders unpaid,	2,416 50
Return premiums,	980 78
Re-insurance premiums,	1,343 89
Total liabilities except capital,	\$185,370 55
Paid-up capital,	350,000 00
Surplus over capital,	298,217 16
Total,	\$833,587 71

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$36,000,444	\$320,572 25
Written or renewed in 1898,	38,595,772	293,074 75
Total,	\$74,596,216	\$613,647 00
Deduct risks expired and terminated,	36,688,867	316,004 97
In force at the end of the year,	\$37,907,349	\$297,642 03
Deduct amount re-insured,	1,313,822	8,556 79
Net amount in force,	\$36,593,527	\$289,086 24

General Interrogatories.

Losses incurred during the year,	\$129,858 65
Company's stock owned by the directors at par value,	73,850 00

Business in New Jersey in 1898.

Fire risks written,	\$3,321,493 00
Premiums received,	18,390 25
Losses paid,	5,264 35
Losses incurred,	6,424 35
Amount at risk,	2,431,776 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$291,024 48
Net premiums earned,	\$219,459 59
Interest, etc., earned,	25,237 21
Total premiums and interest earned,	\$244,696 80
Net losses incurred,	\$114,762 61
Expenses incurred,	96,491 51
Total losses and expenses incurred,	211,254 12
Net gain for the year,	\$33,442 68

Dividends incurred,	\$26,250 00	
Increase in surplus for the year,		\$7,192 68
Surplus at end of year,		\$298,217 16
Ratio of net losses incurred to net premiums earned, 50.20 per cent.		
Ratio of expenses incurred to net premiums earned, 43.97 per cent.		

NORTHWESTERN NATIONAL INSURANCE COMPANY.

MILWAUKEE, WIS.

Incorporated February 20, 1869.

Commenced business July 1, 1869.

ALFRED JAMES, *President*.WILFORD M. PATTON, *Secretary*.

PAID-UP CAPITAL, \$600,000.

Balance of net ledger assets, December 31, 1897, \$2,308,038 66

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$1,271,787 51	
Deduct re-insurance, etc.,	218,308 29	
Net cash received for premiums,	\$1,053,479 22	
Interest on mortgage loans,	54,336 22	
Interest on bonds and dividends on stocks,	58,945 00	
Interest from all other sources,	1,761 00	
Total income,		1,168,521 44
Total,		\$3,476,560 10

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$469,401 24	
Deduct salvage and re-insurance,	36,995 69	
Net amount paid for losses,	\$432,405 55	
Cash paid stockholders for interest or dividends, (amount declared during the year, \$72,000),	72,000 00	
Commissions or brokerage to agents,	249,493 81	
Salaries and allowances to agents,	43,438 03	
Rents,	11,783 00	
Salaries, fees and all other charges of officers, \$25,250.00; clerks, \$21,720.36; other employes, \$23,690.03,	70,660 39	
Taxes on premiums,	26,780 49	
Insurance department fees and agents' licenses,	6,684 88	

Municipal licenses,	\$1,233 19
Advertising, printing and stationery,	8,007 11
Legal expenses,	500 00
Miscellaneous expenses,	43,874 63
Loss on sales or maturity of ledger assets,	254 29
Total disbursements,	<u>\$967,115 37</u>
Balance December 31, 1898,	\$2,509,444 73
Invested in the following :	

LEDGER ASSETS.

Mortgage loans on real estate, first liens,	\$974,856 67
Book value of bonds,	1,326,388 54
Cash in company's office,	5,870 63
Cash deposited in bank,	128,887 11
Agents' debit balances,	79,824 59
Total,	<u>\$2,515,827 54</u>

Ledger Liabilities.

Agents' credit balances, \$715.13 ; all other, \$5,667 68,	6,382 81
Total net ledger assets as per balance,	<u>\$2,509,444 73</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages,	8,398 93
Interest accrued on bonds and stocks,	3,999 99
Market value of bonds and stocks over book value,	54,611 46
Gross premiums in course of collection,	\$80,948 12
Deduct cost of collection, commission, etc.,	20,237 03
Net amount of uncollected premiums,	<u>60,711 09</u>
Gross assets,	<u>\$2,637,166 20</u>

LIABILITIES.

Losses adjusted and unpaid,	\$9,168 82
Losses unadjusted and reported,	82,148 43
Losses resisted,	8,650 00
Total,	<u>\$99,967 25</u>
Deduct re-insurance thereon,	14,104 03
Net amount of unpaid losses,	<u>\$85,863 22</u>
Unearned premiums on fire risks, one year or less,	\$252,858 91
Unearned premiums on fire risks, more than one year,	941,672 92
Total unearned premiums,	<u>1,194,531 83</u>
Total liabilities except capital,	<u>\$1,280,395 05</u>
Paid-up capital,	600,000 00
Surplus over capital,	756,771 15
Total,	<u>\$2,637,166 20</u>

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$186,731,734	\$1,979,047 69
Written or renewed in 1898,	127,896,369	1,269,814 36
Total,	\$314,628,103	\$3,248,862 05
Deduct risks expired and terminated,	90,905,619	936,250 86
In force at the end of the year,	\$223,722,484	\$2,312,611 19
Deduct amount re-insured,	13,799,584	135,830 21
Net amount in force,	\$209,922,900	\$2,176,780 98

General Interrogatories.

Losses incurred during the year (fire, \$456,256.70; tornado, \$11,239.48),	\$467,496 18
Company's stock owned by the directors at par value,	318,700 00

Business in New Jersey in 1898.

Fire risks written,	\$1,409,807 00
Premiums received,	8,235 87
Losses paid,	5,200 88
Losses incurred,	5,090 78
Amount at risk,	2,617,800 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$712,109 25
Net premiums earned,	\$884,300 54
Interest, etc., earned,	151,483 38
Total premiums and interest earned,	\$1,035,783 92
Net losses incurred,	\$458,664 45
Expenses incurred,	460,457 57
Total losses and expenses incurred,	919,122 02
Net gain for the year,	\$116,661 90
Dividends incurred,	72,000 00
Increase in surplus for the year,	44,661 90
Surplus at end of year,	\$756,771 15
Ratio of net losses incurred to net premiums earned, 54.13 per cent.	
Ratio of expenses incurred to net premiums earned, 54.33 per cent.	

NORWALK FIRE INSURANCE COMPANY.

NORWALK, CONN.

Incorporated 1859.

Commenced business 1860.

ARCHIBALD G. MCILWAINE, JR., *President*.FERRIS E. SHAW, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897, \$478,699 05

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$217,613 05	
Deduct re-insurance, etc.,	69,273 55	
Net cash received for premiums,	\$148,339 50	
Interest on bonds and dividends on stocks,	16,856 10	
Interest from all other sources,	648 35	
Increase in book value of stocks and bonds,	11,437 17	
Total income,		\$177,281 12
Total,		\$655,980 17

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$90,957 97	
Deduct salvage and re-insurance,	11,145 13	
Net amount paid for losses,	\$79,812 84	
Commissions or brokerage to agents,	36,994 76	
Rents,	1,369 85	
Salaries, fees and all other charges of officers, \$2,900 ; other employes, \$7,095.15,	9,995 15	
Taxes on premiums,	1,867 50	
Insurance department fees and agents' licenses, . .	878 22	
Municipal licenses, \$37 05 ; tax on franchise, \$2,982,	3,019 05	
Advertising, printing and stationery,	876 67	
Miscellaneous expenses,	6,985 29	
Total disbursements,		141,799 33
Balance December 31, 1898,		\$514,180 84

Invested in the following :

LEDGER ASSETS.

Book value of bonds, \$440,219.16 ; stocks, \$33,- 886.12,	\$474,105 28
Cash in company's office,	1,470 54

Cash deposited in bank,	\$39,538 10	
Total,	\$515,113 92	
Deduct ledger liabilities,	933 08	
Total net ledger assets as per balance,		\$514,180 84

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks,		5,356 22
Gross premiums in course of collection,	\$19,877 14	
Deduct cost of collection, commission, etc.,	4,476 38	
Net amount of uncollected premiums,		15,400 76
Re-insurance due from other companies on losses paid,		7 13
Gross assets,		\$534,944 95

LIABILITIES.

Losses adjusted and unpaid,	\$2,956 00	
Losses unadjusted and reported,	17,367 00	
Losses resisted,	1,650 00	
Total,	\$21,973 00	
Deduct re-insurance thereon,	1,570 00	
Net amount of unpaid losses,		\$20,403 00
Unearned premiums on fire risks, one year or less,	\$50,967 57	
Unearned premiums on fire risks, more than one year,	54,383 34	
Total unearned premiums,		105,350 91
Re-insurance premiums (net),		2,811 04
Total liabilities except capital,		\$128,564 95
Paid-up capital,		200,000 00
Surplus over capital,		206,380 00
Total,		\$534,944 95

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$24,210,140	\$219,865 35
Written or renewed in 1898,	31,625,632	207,363 53
Total,	\$55,835,772	\$427,228 88
Deduct risks expired and terminated,	26,653,714	214,088 90
In force at the end of the year,	\$29,182,058	\$213,139 98
Deduct amount re-insured,	2,067,437	21,634 15
Net amount in force,	\$27,114,621	\$191,505 83

General Interrogatories.

Losses incurred during the year,	\$87,848 83
Company's stock owned by the directors at par value,	2,700 00

Business in New Jersey in 1898.

Fire risks written,	\$576,488 00
Premiums received,	3,966 73
Losses paid,	2,333 53
Losses incurred,	2,333 53
Amount at risk,	645,721 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$188,334 75
Net premiums earned,	\$135,085 33
Interest, etc., earned,	27,922 50
Total premiums and interest earned,	\$163,007 83
Net losses incurred,	\$87,848 83
Expenses incurred,	57,113 75
Total losses and expenses incurred,	144,962 58
Net gain (increase in surplus) for the year,	18,045 25
Surplus at end of year,	\$206,380 00
Ratio of net losses incurred to net premiums earned, 65.07 per cent.	
Ratio of expenses incurred to net premiums earned, 42.30 per cent.	

ORIENT INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1867.

Commenced business January, 1872.

CHARLES B. WHITING, *President.*JAMES U. TAINTOR, *Secretary.*

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets, December 31, 1897, \$2,304,076 86

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.
Gross cash premiums, \$1,634,146 44		\$38,932 06
Deduct re-insurance, &c.,	364,157 81	8,259 68
Net cash received for premiums,	\$1,269,988 63	\$30,672 38
Rents from company's property,		118 00
Interest on mortgage loans,		19,207 35
Interest on collateral loans,		105 00

Interest on bonds and dividends on stocks, . . .	\$85,408 22	
Profits on sale or maturity of ledger assets, . . .	887 50	
Total income,		\$1,406,387 08
Total,		\$3,710,463 94

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$848,756 40	\$24,514 74	
Deduct salvage and re-insurance,	90,526 79	3,062 05	
Net amount paid for losses, . .	\$758,229 61	\$21,452 69	\$779,682 30
Cash paid stockholders for interest or dividends (amount declared during the year, \$50,000), .			50,000 00
Commissions or brokerage to agents,			264,102 06
Salaries and allowances to agents,			36,966 00
Rents,			5,800 00
Salaries, fees and all other charges of officers, \$17,000; clerks and other employes, \$59,-637.25,			76,637 25
Taxes on premiums, \$25,531.57; on real estate, \$257 30,			25,788 87
Insurance department fees and agents' licenses, .			7,811 93
Municipal licenses, \$3,201.10; tax on franchise, \$300.00,			3,501 10
Advertising, printing and stationery,			10,083 93
Legal expenses,			2 005 21
Repairs and expenses on real estate,			1,249 66
Furniture and fixtures,			2,837 70
Miscellaneous expenses,			59,898 48
Loss on sales or maturity of ledger assets, . . .			20,443 80
Profit and loss,			687 12
Total disbursements,			1,347,495 48
Balance December 31, 1898,			\$2,362,968 53

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$96,141 74
Mortgage loans on real estate, first liens,	237,149 66
Loans secured by pledge of bonds, stocks or other collaterals,	1,750 00
Book value of bonds, \$954,972.85; stocks, \$854,-707.48,	1,809,680 33
Cash in company's office,	11,898 03
Cash deposited in bank,	86,238 50
Agents' debit balances,	111,936 96
Special deposit, New Mexico,	10,000 00
Total,	\$2,364,795 22

Ledger Liabilities.

Agents' credit balances,	1,826 69	
Total net ledger assets as per balance,		\$2,362,968 53

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,		4,640 41
Interest due and accrued on bonds and stocks,		11,525 63
Interest due on collateral loans,		52 50
Rents due on company's property or lease,		720 68
Market value of bonds and stocks over book value,		58,439 18
Gross premiums in course of collection,	\$119,930 61	
Deduct cost of collection, commission, etc.,	41,604 28	
Net amount of uncollected premiums,		78,326 33
Gross assets,		\$2,516,673 26

LIABILITIES.

Losses adjusted and unpaid,	\$50,387 85	
Losses unadjusted and reported,	158,431 64	
Losses resisted,	17,289 45	
Total,	\$226,108 94	
Deduct re-insurance thereon,	20,010 67	
Net amount of unpaid losses,		\$206,098 27
Unearned premiums on fire risks, one year or less,	\$454,541 73	
Unearned premiums on fire risks, more than one year,	524,637 75	
Unearned premiums on inland navigation risks,	14,587 16	
Total unearned premiums,		993,766 64
Salaries, rent, taxes and miscellaneous expenses due and accrued,		2,763 32
Total liabilities except capital,		\$1,202,628 23
Paid-up capital,		500,000 00
Surplus over capital,		814,045 03
Total,		\$2,516,673 26

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$153,882,454	\$1,875,197 43
Written or renewed in 1898,	136,136,772	1,652,414 84
Total,	\$290,019,226	\$3,527,612 27
Deduct risks expired and terminated,	120,793,161	1,568,087 70
In force at the end of the year,	\$169,226,065	\$1,959,524 57
Deduct amount re-insured,	7,267,599	61,904 21
Net amount in force,	\$161,958,466	\$1,897,620 36

FIRE AND FIRE-MARINE

	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$876,293	\$28,695 31
Written or renewed in 1898,	1,351,305	39,269 04
Total,	\$2,227,598	\$67,964 35
Deduct risks expired and terminated,	1,294,217	38,727 91
In force at the end of the year,	\$933,381	\$29,236 44
Deduct amount re-insured,	4,000	62 13
Net amount in force,	\$929,381	\$29,174 31

General Interrogatories.

Losses incurred during the year (fire, \$812,439.89; marine and inland, \$31,007.25),	\$843,447 14
Company's stock owned by the directors at par value,	71,200 00
Loaned to officers and directors,	21,500 00
Loaned to stockholders, not officers,	1,750 00

Amounts deposited for the exclusive protection of policyholders in other States or Countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$29,750 00	\$25,172 85
New Mexico,	10,000 00	2,850 45
Oregon,	50,000 00	4,776 16
Virginia,	28,490 00	17,065 69
	\$118,240 00	\$49,865 15

Business in New Jersey in 1898.

Fire risks written,	\$3,094,738 00
Premiums received,	27,348 62
Losses paid,	13,524 70
Losses incurred,	17,318 83

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$735,278 41
Net premiums earned,	\$1,281,725 70
Interest, etc., earned,	186,671 48
Total premiums and interest earned,	\$1,468,397 18
Net losses incurred,	\$834,275 21
Expenses incurred,	505,355 35
Total losses and expenses incurred,	1,339,630 56
Net gain for the year,	\$128,766 62
Dividends incurred,	50,000 00
Increase in surplus for the year,	78,766 62
Surplus at end of year,	\$814,045 03
Ratio of net losses incurred to net premiums earned, 65.09 per cent.	
Ratio of expenses incurred to net premiums earned, 30.94 per cent.	

PACIFIC FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April 16, 1851.

Commenced business April 29, 1851.

FRANK T. STINSON, *President*.GEORGE JEREMIAH, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897, \$708,066 55

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$522,648 46	
Deduct re-insurance, etc.,	140,489 12	
Net cash received for premiums,	\$382,159 34	
Rents from company's property,	65 32	
Interest on mortgage loans,	11,574 50	
Interest on collateral loans,	39 43	
Interest on bonds and dividends on stocks,	15,431 78	
Total income,	409,270 37	
Total,	\$1,117,336 92	

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$247,650 25	
Deduct salvage and re-insurance,	27,679 53	
Net amount paid for losses,	\$219,970 72	
Cash paid stockholders for interest or dividends,	20,000 00	
Commissions or brokerage to agents,	91,634 75	
Salaries and allowances to agents,	1,823 34	
Rents,	2,500 00	
Salaries, fees and all other charges of officers, \$12,- 000; clerks, \$18,155.81; other employes, \$10,- 758.12,	40,913 93	
Taxes on premiums,	8,626 03	
Insurance department fees and agents' licenses,	3,324 50	
Municipal licenses,	808 54	
Advertising, printing and stationery,	3,418 71	
Legal expenses,	30 00	
Furniture and fixtures,	477 84	
Miscellaneous expenses,	24,382 82	
Profit and loss,	293 04	
Total disbursements,	\$418,204 22	
Balance December 31, 1898,	\$699,132 70	

Invested in the following :

LEDGER ASSETS.

Book value of real estate, unincumbered,	\$9,015 50
Mortgage loans on real estate, first liens,	245,150 00
Book value of bonds, \$385,000.00; stocks, \$42,000.00,	427,000 00
Cash in company's office,	1,105 68
Cash deposited in bank,	26,861 52
Total,	<u>\$709,132 70</u>

Ledger Liabilities.

Borrowed money,	10,000 00
Total net ledger assets as per balance,	<u>\$699,132 70</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	2,336 46
Interest accrued on bonds and stocks,	1,482 46
Rents due on company's property or lease,	32 25
Market value of bonds over book value,	63,872 50
Gross premiums in course of collection,	\$79,247 59
Deduct cost of collection, commission, etc.,	19,236 71
Net amount of uncollected premiums,	<u>60,010 88</u>
Premiums more than three months due,	\$4,334 28
Gross assets,	<u>\$826,867 25</u>

LIABILITIES.

Losses adjusted and unpaid,	\$33,688 15
Losses unadjusted and reported,	35,099 43
Losses resisted,	4,565 65
Total,	<u>\$73,353 23</u>
Deduct re-insurance thereon,	12,389 79
Net amount of unpaid losses,	<u>\$60,963 44</u>
Unearned premiums on fire risks, one year or less, \$137,308 99	
Unearned premiums on fire risks, more than one year,	167,985 02
Total unearned premiums,	<u>305,294 01</u>
Salaries, rent, taxes and miscellaneous expenses due and accrued,	6,964 18
Return premiums,	950 56
Re-insurance premiums,	8,570 73
Total liabilities except capital,	<u>\$382,742 92</u>
Paid-up capital,	200,000 00
Suplus over capital,	244,124 33
Total,	<u>\$826,867 25</u>

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$62,192,068	\$597,696 25
Written or renewed in 1898,	55,360,478	528,111 14
Total,	\$117,552,546	\$1,125,807 39
Deduct risks expired and terminated,	47,659,331	486,352 21
In force at the end of the year,	\$69,893,215	\$639,455 18
Deduct amount re-insured,	7,548,257	65,083 83
Net amount in force,	\$62,344,958	\$574,371 35

General Interrogatories.

Losses incurred during the year,	\$229,955 36
Company's stock owned by the directors at par value,	46,950 00

Amounts deposited for the exclusive protection of
policyholders in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$3,250 00	\$1,768 75

Business in New Jersey in 1898.

Fire risks written,	\$1,885,852 00
Premiums received,	18,137 86
Losses paid,	2,932 56
Losses incurred,	6,453 55
Amount at risk,	2,971,919 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898. :

Surplus at beginning of year,	\$265,066 96
Net premiums earned,	\$369,828 13
Interest, etc., earned,	38,669 21
Total premiums and interest earned,	\$403,497 34
Net losses incurred,	\$229,955 36
Expenses incurred,	179,484 61
Total losses and expenses incurred,	409,439 97
Net loss for the year,	\$942 63
Dividends incurred,	20,000 00
Decrease in surplus for the year,	20,942 63
Surplus at end of year,	\$244,124 33
Ratio of net losses incurred to net premiums earned, 62.15 per cent.	
Ratio of expenses incurred to net premiums earned, 48.51 per cent.	

PENNSYLVANIA FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated March, 1825.

Commenced business April, 1825.

R. DALE BENSON, *President*.W. GARDNER CROWELL, *Secretary*.

PAID-UP CAPITAL, \$400,000.

Balance of net ledger assets, December 31, 1897, \$4,792,673 62

INCOME DURING THE YEAR.

Fire.

Gross cash premiums, \$2,185,176 45

Deduct re-insurance, etc., 531,270 79

Net cash received for premiums, \$1,653,905 66

Deposit premiums received on perpetual risks, 32,269 11

Rents from company's property, 4,457 44

Interest on mortgage loans, 42,647 21

Interest on collateral loans, 4,854 56

Interest on bonds and dividends on stocks, 158,510 56

Interest from all other sources, 2,146 91

Profits on sale or maturity of ledger assets, 27,858 60

Income from all other sources, 381 00

Total income, \$1,927,031 05

Total, \$6,719,704 67

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses, \$1,205,109 42

Deduct salvage and re-insurance, 107,477 95

Net amount paid for losses, \$1,097,631 47

Deposit premiums returned, 21,024 50

Cash paid stockholders for interest or dividends
(amount declared during the year, \$100,000), 100,000 00

Commissions or brokerage to agents, 381,211 91

Salaries, fees and all other charges of officers, \$32,-
700 ; clerks, \$14,290 ; other employees, \$48,500, 95,490 00Taxes on premiums, \$32,182.09 ; on real estate,
\$3,183.93, 35,366 02

Insurance department fees and agents' licenses, 13,181 79

Municipal licenses, \$5,697.88 ; internal revenue tax,
\$4,128 32, 9,826 20

Advertising, printing and stationery, 24,627 84

Repairs and expenses on real estate, 1,382 07

Miscellaneous expenses,	\$70,672 87	
Loss on sales or maturity of ledger assets,	2,012 50	
	<hr/>	
Total disbursements,		\$1,852,427 17
Balance December 31, 1898,		\$4,867,277 50

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$240,515 02	
Mortgage loans on real estate, first liens,	846,900 00	
Loans secured by pledge of bonds, stocks or other collaterals,	81,850 00	
Book value of bonds, \$3,475,761.39; stocks, \$76,- 135.60,	3,551,896 99	
Cash in company's office,	5,511 51	
Cash deposited in bank,	137,903 98	
Bills receivable,	2,700 00	
	<hr/>	
Total net ledger assets as per balance,		\$4,867,277 50

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	11,166 88	
Interest due on bonds and stocks,	7,500 00	
Interest accrued on collateral loans,	478 16	
Rents due on company's property or lease,	225 00	
Market value of real estate over book value,	8,484 98	
Market value of bonds and stocks over book value,	69,403 01	
Net amount of uncollected premiums,	265,500 57	
	<hr/>	
Gross assets,		\$5,230,036 10
Loans on personal security,	2,700 00	
	<hr/>	
Total admitted assets,		\$5,227,336 10

LIABILITIES.

Losses adjusted and unpaid,	\$14,025 88	
Losses unadjusted and reported,	146,833 39	
Losses resisted,	6,725 00	
	<hr/>	
Amount of unpaid losses,		\$167,584 27
Unearned premiums on fire risks, one year or less,	\$783,889 53	
Unearned premiums on fire risks, more than one year,	743,087 51	
	<hr/>	
Total unearned premiums,		1,526,977 04
Amount reclaimable on perpetual fire policies,	831,311 42	
All other liabilities,		4,000 00
	<hr/>	
Total liabilities except capital,		\$2,529,872 73
Paid-up capital,	400,000 00	
Surplus over capital,	2,297,463 37	
	<hr/>	
Total,		\$5,227,336 10

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$342,701,895	\$3,107,908 24
Written or renewed in 1898,	241,551,124	2,204,559 86
Total,	\$584,253,019	\$5,312,468 10
Deduct risks expired and terminated,	222,384,731	2,187,623 98
In force at the end of the year,	\$361,868,288	\$3,124,844 12
Deduct amount re-insured,	18,293,050	192,439 01
Net amount in force,	\$343,575,238	\$2,932,405 11
Perpetual risks in force (not included above),	36,792,575	910,779 33

General Interrogatories.

Losses incurred during the year,	\$1,057,599 56
Company's stock owned by the directors at par value,	54,900 00
Loaned to officers and directors,	5,000 00
Loaned to stockholders, not officers,	6,800 00

Amounts deposited for the exclusive protection of policyholders
in other States or Countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$28,250 00	\$24,460 00
Oregon,	56,500 00	9,872 00
Virginia,	22,600 00	16,248 00
	\$107,350 00	\$50,580 00

Business in New Jersey in 1898

Fire risks written,	\$7,641,661 00
Premiums received,	60,363 19
Losses paid,	23,657 43
Losses incurred,	31,736 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$2,197,725 72
Net premiums earned, \$1,617,189 36	
Interest, etc., earned, 271,906 55	
Total premiums and interest earned,	\$1,889,095 91
Net losses incurred, \$1,057,599 56	
Expenses incurred, 631,758 70	
Total losses and expenses incurred,	1,689,358 26
Net gain for the year,	\$199,737 65
Dividends incurred, 100,000 00	
Increase in surplus for the year,	99,737 65
Surplus at end of year,	\$2,297,463 37
Ratio of net losses incurred to net premiums earned, 65.41 per cent.	
Ratio of expenses incurred to net premiums earned, 39.00 per cent.	

PHENIX INSURANCE COMPANY.

BROOKLYN, N. Y.

Incorporated September 10, 1853. Commenced business September 10, 1853.

GEORGE P. SHELDON, *President*. WILLIAM A. WRIGHT, *Secretary*.

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1897 (adjusted), . . \$5,336,433 33

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$3,637,074 77
Deduct re-insurance, etc.,	659,079 25
Net cash received for premiums,	\$2,977,995 52
Rents from company's property (including \$5,200 for company's use of own buildings),	36,684 13
Interest on mortgage loans,	5,731 17
Interest on bonds and dividends on stocks,	160,252 54
Profits on sale or maturity of ledger assets,	26,771 14
Total income,	3,207,434 50
Total,	\$8,543,867 83

DISBURSEMENTS DURING THE YEAR.

	Fire.
Gross amount paid for losses,	\$1,902,224 27
Deduct salvage and re-insurance,	180,574 90
Net amount paid for losses,	\$1,721,649 37
Cash paid stockholders for interest or dividends (amount declared during the year, \$100,000),	100,000 00
Commissions or brokerage to agents,	559,380 63
Rents (including \$5,200 for company's use of own buildings),	37,541 88
Salaries, fees and all other charges of officers, \$45,-500; clerks, \$176,599.73; other employes, \$96,-411.15,	318,510 88
Taxes on premiums,	50,930 35
Insurance department fees and agents' licenses,	20,285 31
Municipal licenses, \$3,290.11; internal revenue tax, \$7,211 69,	10,501 80
Advertising, printing and stationery,	43,774 23
Legal expenses,	2,109 99
Repairs and expenses on real estate,	12,128 19

Furniture and fixtures,	\$599 60	
Miscellaneous expenses,	256,691 31	
Loss on sales or maturity of ledger assets,	64,487 03	
	<hr/>	
Total disbursements,		\$3,198,590 57
		<hr/>
Balance December 31, 1898,		\$5,345,277 26

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$401,404 39
Mortgage loans on real estate, first liens,	96,600 00
Book value of bonds, \$1,553,148.76 ; stocks, \$2,331,- 414 89,	3,884,563 65
Cash in company's office,	4,297 97
Cash deposited in bank,	590,682 57
Agents' debit balances,	368,254 30
	<hr/>
Total,	\$5,345,802 88

Ledger Liabilities.

Agents' credit balances,	\$525 62
	<hr/>
Total net ledger assets as per balance,	\$5,345,277 26

NON-LEDGER ASSETS.

Interest accrued on mortgages,	1,569 95
Interest accrued on bonds and stocks,	7,660 00
Rents accrued on company's property or lease,	4,515 76
Market value of real estate over book value,	141,595 61
Market value of bonds and stocks over book value,	163,153 35
Gross premiums in course of collection,	\$14,377 25
Deduct cost of collection, commission, etc.,	2,156 58
	<hr/>
Net amount of uncollected premiums,	12,220 67
	<hr/>
Gross assets,	\$5,675,992 60

LIABILITIES.

Losses unadjusted and reported,	\$184,945 83
Losses resisted,	27,075 00
	<hr/>
Amount of unpaid losses,	\$212,020 83
Unearned premiums on fire risks, one year or less, . .	\$898,328 18
Unearned premiums on fire risks, more than one year,	2,041,802 81
	<hr/>
Total unearned premiums,	2,940,130 99
Salaries, rent, taxes and miscellaneous expenses due and accrued,	2,083 34

Return premiums,	775 00
Re-insurance premiums,	273 93
Total liabilities except capital,	\$3,155,284 09
Paid-up capital,	1,000,000 00
Surplus over capital,	1,520,708 51
Total,	\$5,675,992 60

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$576,325,901	\$6,936,242 92
Written or renewed in 1898,	343,120,924	3,611,799 21
Total,	\$919,446,825	\$10,548,042 13
Deduct risks expired and terminated,	372,253,024	4,356,428 98
In force at the end of the year,	\$547,193,801	\$6,191,613 15
Deduct amount re-insured,	28,770,515	263,414 86
Net amount in force,	\$518,423,286	\$5,928,198 29

General Interrogatories.

Losses incurred during the year,	\$1,704,063 60
Company's stock owned by the directors at par value,	142,300 00

Amounts deposited for the exclusive protection of policyholders
in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Canada,	\$112,000 00	\$52,764 46
Georgia,	28,000 00	41,933 21
Virginia,	83,000 00	27,875 21
	\$223,000 00	\$122,572 88

Business in New Jersey in 1898.

Fire risks written,	\$11,997,071 00
Premiums received,	71,087 97
Losses paid,	47,452 53
Losses incurred,	38,142 28
Amount at risk,	8,717,966 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$1,220,307 29
Net premiums earned,	\$3,164,968 72
Interest, etc., earned,	233,527 60
Total premiums and interest earned,	\$3,398,496 32
Net losses incurred,	\$1,704,063 60
Expenses incurred,	1,294,031 50
Total losses and expenses incurred,	\$2,998,095 10
Net gain for the year,	\$400,401 22

Dividends incurred,	\$100,000 00
Increase in surplus for the year,	\$300,401 22
Surplus at end of year,	\$1,520,708 51
Ratio of net losses incurred to net premiums earned, 53.84 per cent.	
Ratio of expenses incurred to net premiums earned, 40.88 per cent.	

PHOENIX INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1854.

Commenced business June, 1854.

D. W. C. SKILTON, *President*.EDWARD MILLIGAN, *Secretary*.

PAID-UP CAPITAL, \$2,000,000.

Balance of net ledger assets, December 31, 1897, \$4,641,692 28

INCOME DURING THE YEAR.

Fire.

Gross cash premiums, \$3,099,117 49
 Deduct re-insurance, etc., 385,709 49

Net cash received for premiums, \$2,713,408 00
 Rents from company's property, 22,567 66
 Interest on mortgage loans, 6,988 62
 Interest on collateral loans, 1,010 00
 Interest on bonds and dividends on stocks, 185,928 03
 Profits on sale or maturity of ledger assets, 1,298 88

Total income, \$2,931,201 19

Total, \$7,572,893 47

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses, \$1,785,561 52
 Deduct salvage and re-insurance, 60,821 57

Net amount paid for losses, \$1,724,739 95
 Cash paid stockholders for interest or dividends
 (amount declared during the year, \$280,000), 280,000 00
 Commissions or brokerage to agents, 480,164 82
 Rents, 16,706 56
 Salaries, fees and all other charges of officers,
 \$28,000.00; clerks, \$99,543.75; other employes,
 \$65,518.69, 193,062 44

Taxes on premiums,	\$51,463 02	
Insurance department fees and agents' licenses, . .	13,240 20	
Municipal licenses,	10,680 82	
Advertising, printing and stationery,	32,764 11	
Legal expenses,	7,850 93	
Repairs and expenses on real estate,	11,682 69	
Miscellaneous expenses,	268,975 16	
Loss on sales or maturity of ledger assets, . . .	8,142 97	
	<hr/>	
Total disbursements,		\$3,099,473 67
		<hr/>
Balance December 31, 1898,		\$4,473,419 80

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$530,007 14	
Mortgage loans on real estate, first liens,	124,277 60	
Loans secured by pledge of bonds, stocks or other collaterals,	20,200 00	
Book value of bonds, \$1,322,599.51 ; stocks, \$1,925,- 093.66,	3,247,693 17	
Cash in company's office,	37,780 30	
Cash deposited in bank,	295,645 78	
Agents' debit balances,	218,007 04	
	<hr/>	
Total,		\$4,473,611 03

Ledger Liabilities.

Agents' credit balances,	191 23	
	<hr/>	
Total net ledger assets as per balance,		\$4,473,419 80

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	4,882 27	
Interest due and accrued on bonds and stocks,	23,537 00	
Interest accrued on collateral loans,	420 00	
Interest accrued on other assets,	1,050 00	
Rents due and accrued on company's property or lease,	3,086 02	
Market value of bonds and stocks over book value,	847,379 83	
Gross premiums in course of collection,	\$259,120 93	
Deduct cost of collection, commission, etc.,	51,824 18	
	<hr/>	
Net amount of uncollected premiums,	207,296 75	
Due from other companies for re-insurance on losses paid, . . .	3,371 10	
	<hr/>	
Gross assets,		\$5,564,422 77

Items Not Admitted.

Agents' debit balances, unsecured,	\$34,335 06	
Depreciation from book values of above net ledger assets, to bring same to market value, viz., real estate,	18,700 00	
		\$53,035 06
Total admitted assets,		\$5,511,407 71

LIABILITIES.

Losses adjusted and unpaid,	\$51,343 80	
Losses unadjusted and reported,	249,981 85	
Losses resisted,	30,501 48	
Total,	\$331,827 13	
Deduct re-insurance thereon,	13,123 21	
Net amount of unpaid losses,		\$318,703 92
Unearned premiums on fire risks, one year or less,	\$913,355 63	
Unearned premiums on fire risks, more than one year,	1,095,590 28	
Total unearned premiums,		2,008,945 91
Total liabilities except capital,		\$2,327,649 83
Paid-up capital,		2,000,000 00
Surplus over capital,		1,183,757 88
Total,		\$5,511,407 71

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$405,267,304	\$4,490,455 22
Written or renewed in 1898,	303,119,077	3,099,117 49
Total,	\$708,386,381	\$7,589,572 71
Deduct risks expired and terminated,	334,541,428	3,519,970 28
In force at the end of the year,	\$373,844,953	\$4,069,602 43
Deduct amount re-insured,	8,527,903	88,057 33
Net amount in force,	\$365,317,050	\$3,981,545 10

General Interrogatories.

Losses incurred during the year (fire, \$1,673,688 ; tornado, \$5,104),	\$1,678,792 00
Company's stock owned by the directors at par value,	57,600 00
Loaned to officers and directors	39,000 00
Loaned to stockholders, not officers,	30,000 00

Amounts deposited for the exclusive protection of policyholders
in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Canada,	\$216,295 00	\$107,402 90
Georgia,	30,250 00	38,935 81
Oregon,	56,000 00	15,500 46
	<u>\$302,545 00</u>	<u>\$161,839 17</u>

Business in New Jersey in 1898.

Fire risks written,	\$4,730,106 00
Premiums received,	43,112 44
Losses paid,	11,768 15
Losses incurred,	12,967 03

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$1,022,915 37
Net premiums earned,	\$2,849,926 42
Interest, etc., earned,	334,891 47
Total premiums and interest earned,	<u>\$3,184,817 89</u>
Net losses incurred,	\$1,667,973 14
Expenses incurred,	1,076,002 24
Total losses and expenses incurred,	<u>2,743,975 38</u>
Net gain for the year,	\$440,842 51
Dividends incurred,	280,000 00
Increase in surplus for the year,	<u>160,842 51</u>
Surplus at end of year,	\$1,183,757 88
Ratio of net losses incurred to net premiums earned, 58.52 per cent.	
Ratio of expenses incurred to net premiums earned, 37.75 per cent.	

PROVIDENCE WASHINGTON INSURANCE COMPANY.

PROVIDENCE, R. I.

Incorporated 1799.

Commenced business 1799.

J. H. DEWOLF, *President.*

E. L. WATSON, *Secretary.*

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets, December 31, 1897

(adjusted), \$1,467,932 91

Increase of paid-up capital during 1898, 100,000 00

\$1,567,932 91

FIRE AND FIRE-MARINE

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums,	\$1,351,672 05	\$465,851 27	
Deduct re-insurance, etc.,	340,569 78	130,158 61	
Net cash received for premiums, .	\$1,011,102 27	\$335,692 66	\$1,346,794 93
Interest on bonds and dividends on stocks, . . .			70,128 81
Profit and loss,			7,500 00
Total income,			\$1,424,423 74
Total,			\$2,992,356 65

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$716,917 94	\$418,110 75	
Deduct salvage and re-in- surance,	153,651 47	126,340 84	
Net amount paid for losses,	\$563,266 47	\$291,769 91	\$855,036 38
Cash paid stockholders for interest or dividends (amount declared during the year, \$45,000), .			45,000 00
Commissions or brokerage to agents,			281,340 20
Salaries and allowances to agents,			26,130 24
Rents,			6,980 59
Salaries, fees and all other charges of officers, \$30,434.50; clerks, \$35,791.95,			66,226 45
Taxes on premiums,			27,861 63
Insurance department fees and agents' licenses, . .			5,774 00
Municipal licenses, \$1,892.09; tax on franchise, \$165.43,			2,057 52
Advertising, printing and stationery,			8,472 00
Legal expenses,			157 16
Furniture and fixtures,			806 00
Miscellaneous expenses,			47,651 01
Loss on sales or maturity of ledger assets,			2,212 50
Premium on securities purchased charged off, . . .			52,885 00
Total disbursements,			\$1,428,590 68
Balance December 31, 1898,			\$1,563,765 97

Invested in the following :

LEDGER ASSETS.

Book value of bonds, \$467,000; stocks, \$787,700, .	\$1,254,700 00
Cash in company's office,	1,660 04

Cash deposited in bank,	\$89,596 51
Bills receivable,	38,089 57
Agents' debit balances,	180,505 94
Total,	<u>\$1,564,552 06</u>

Ledger Liabilities.

Agents' credit balances,	786 09
Total net ledger assets as per balance,	<u>\$1,563,765 197</u>

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks,	7,167 11
Market value of bonds and stocks over book value,	516,580 00
Premiums more than three months due,	\$2,373 58
Gross assets,	<u>\$2,087,513 08</u>

Items Not Admitted.

Bills receivable past due,	\$1,203 42
Total admitted assets,	<u>\$2,086,309 66</u>

LIABILITIES.

Losses adjusted and unpaid,	\$21,243 62
Losses unadjusted and reported,	236,226 31
Losses resisted,	6,612 18
Total,	<u>\$264,082 11</u>
Deduct re-insurance thereon,	49,216 33
Net amount of unpaid losses,	<u>\$214,865 78</u>
Unearned premiums on fire risks, one year or less,	\$394,663 67
Unearned premiums on fire risks, more than one year,	383,482 53
Unearned premiums on inland navigation risks,	40,699 37
Unearned premiums on marine risks,	38,446 81
Total unearned premiums,	<u>857,292 38</u>
Total liabilities except capital,	<u>\$1,072,158 16</u>
Paid-up capital,	500,000 00
Surplus over capital,	514,151 50
Total,	<u>\$2,086,309 66</u>

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$156,934,126	\$1,583,905 06
Written or renewed in 1898,	143,555,638	1,351,672 05
Total,	<u>\$300,489,764</u>	<u>\$2,935,577 11</u>

FIRE AND FIRE-MARINE

	Fire Risks.	Premiums.
Deduct risks expired and terminated,	\$136,393,593	\$1,309,196 91
In force at the end of the year,	\$164,096,171	\$1,626,380 20
Deduct amount re-insured,	15,986,572	141,632 96
Net amount in force,	\$148,109,599	\$1,484,747 24
	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$8,334,328	\$249,110 05
Written or renewed in 1898,	127,491,253	465,851 27
Total,	\$135,825,581	\$714,961 32
Deduct risks expired and terminated,	130,694,918	531,208 96
In force at the end of the year,	\$5,130,663	\$183,752 36
Deduct amount re-insured,	822,243	32,686 36
Net amount in force,	\$4,308,420	\$151,066 00

General Interrogatories.

Losses incurred during the year (fire, \$583,427.16; marine and inland, \$286,755.25; tornado, \$810.34,	\$870,992 75
Company's stock owned by the directors at par value,	49,350 00

Business in New Jersey in 1898.

Fire risks written,	\$3,194,881 00
Premiums received,	22,553 36
Losses paid,	12,837 18
Losses incurred,	15,474 73
Marine and inland risks written,	17,315 00
Premiums received,	1,062 23
Losses paid,	1,821 23
Losses incurred,	4,354 23

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$385,077 75
Net premiums earned,	\$1,329,981 89
Interest, etc., earned,	188,541 41
Total premiums and interest earned,	\$1,518,523 30
Net losses incurred,	\$870,992 75
Expenses incurred,	473,456 80
Total losses and expenses incurred,	1,344,449 55
Net gain for the year,	\$174,073 75
Dividends incurred,	45,000 00
Increase in surplus for the year,	129,073 75
Surplus at end of year,	\$514,151 50
Ratio of net losses incurred to net premiums earned, 65.41 per cent.	
Ratio of expenses incurred to net premiums earned, 35 61 per cent.	

QUEEN INSURANCE COMPANY OF AMERICA.

NEW YORK CITY.

Incorporated September 11, 1891. Commenced business September 11, 1891.

JAMES A. MACDONALD, *President*. GEORGE W. BURCHELL, *Secretary*.

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets, December 31, 1897, \$4,187,401 82

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$2,395,945 58	
Deduct re-insurance, etc.,	527,026 85	
Net cash received for premiums,	\$1,868,918 73	
Rents from company's property (including \$10,000 for company's use of own buildings),	31,750 53	
Interest on bonds and dividends on stocks,	126,538 25	
Interest from all other sources,	2,114 50	
Profits on sale or maturity of ledger assets,	1,562 50	
Total income,	2,030,884 51	
Total,	\$6,218,286 33	

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$1,203,247 56	
Deduct salvage and re-insurance,	112,674 47	
Net amount paid for losses,	\$1,090,573 09	
Cash paid stockholders for interest or dividends, (amount declared during the year, \$100,000),	100,000 00	
Commissions or brokerage to agents,	309,741 18	
Salaries and allowances to agents,	7,957 63	
Rents (including \$10,000 for company's use of own buildings),	18,122 35	
Salaries, fees and all other charges of officers, \$70,476.69; clerks, \$78,222.87; other employes, \$30,501.70,	179,201 26	
Taxes on premiums, \$32,483.00; on real estate, \$6,600.99,	39,083 99	
Insurance department fees and agents' licenses,	6,825 75	
Municipal licenses, \$7,338.82; tax on franchise, \$5,202.14,	12,540 96	
Advertising, printing and stationery,	21,748 11	

Legal expenses,	\$1,227 62
Repairs and expenses on real estate,	16,925 24
Furniture and fixtures,	273 47
Miscellaneous expenses,	78,180 18
Reduction in book value of bonds,	7,390 82
Total disbursements,	<u>\$1,889,791 65</u>
Balance December 31, 1898,	\$4,328,494 68

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$721,770 68
Book value of bonds, \$2,929,889.15; stocks, \$564,- 642.39,	3,494,531 54
Cash in company's office,	11,799 32
Cash deposited in bank,	102,803 45
Bills receivable,	228 50
Total,	<u>\$4,331,133 49</u>
Deduct ledger liabilities,	2,638 81
Total net ledger assets as per balance,	<u>\$4,328,494 68</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks,	43,362 30
Interest due and accrued on other assets,	680 67
Rents due and accrued on company's property or lease,	3,599 31
Gross premiums in course of collection,	\$289,560 61
Deduct cost of collection, commission, etc.,	72,225 20
Net amount of uncollected premiums,	<u>217,335 41</u>
Re-insurance on losses paid,	4 40
Premiums more than three months due,	\$5,516 19
Gross assets,	<u>\$4,593,476 77</u>

LIABILITIES.

Losses adjusted and unpaid,	\$57,680 83
Losses unadjusted and reported,	91,467 49
Losses resisted,	37,102 45
Total,	<u>\$186,250 77</u>
Deduct re-insurance thereon,	7,509 77
Net amount of unpaid losses,	<u>178,741 00</u>
Unearned premiums on fire risks, one year or less, \$665,006 87	
Unearned premiums on fire risks, more that one year, 867,722 15	
Total unearned premiums,	<u>1,532,729 02</u>
Salaries, rent, taxes and miscellaneous expenses due and accrued,	39,697 83
Return premiums,	13,752 46
Re-insurance premiums,	4,581 50
Total liabilities except capital,	<u>\$1,769,501 81</u>

Paid-up capital,	\$500,000 00
Surplus over capital,	2,323,974 96
Total,	<u>\$4,593,476 77</u>

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$304,184,542	\$3,331,650 05
Written or renewed in 1898,	233,266,210	2,363,901 85
Total,	<u>\$537,450,752</u>	<u>\$5,695,551 90</u>
Deduct risks expired and terminated,	230,970,758	2,491,132 05
In force at the end of the year,	\$306,479,994	\$3,204,419 85
Deduct amount re-insured,	19,516,783	189,180 27
Net amount in force,	<u>\$286,963,211</u>	<u>\$3,015,239 58</u>

General Interrogatories.

Losses incurred during the year (fire, \$1,076,444.86; tornado, \$2,001.74),	\$1,078,446 60
Company's stock owned by the directors at par value,	7,500 00

Amounts deposited for the exclusive protection of policy holders in other States or Countries :

State or Country.	Value of Deposits.	Liabilities.
Canada,	\$288,660 00	\$227,366 12
Georgia,	29,940 00	33,644 35
Nebraska,	25,000 00	14,813 15
Oregon,	59,880 00	11,581 19
Virginia,	29,940 00	22,736 41
	<u>\$433,420 00</u>	<u>\$310,141 22</u>

Business in New Jersey in 1898.

Fire risks written,	\$9,641,880 00
Premiums received,	63,044 09
Losses paid,	25,712 48
Losses incurred,	22,230 38

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$2,143,311 30
Net premiums earned,	\$1,883,905 76
Interest, etc., earned,	135,954 99
Total premiums and interest earned,	<u>\$2,019,860 75</u>
Net losses incurred,	\$1,078,451 04
Expenses incurred,	660,746 05
Total losses and expenses incurred,	<u>1,739,197 09</u>
Net gain for the year,	<u>\$280,663 66</u>

Dividends incurred,	\$100,000 00	
Increase in surplus for the year,		\$180,663 66
Surplus at end of year,		\$2,323,974 96
Ratio of net losses incurred to net premiums earned, 57.25 per cent.		
Ratio of expenses incurred to net premiums earned, 36.03 per cent.		

READING FIRE INSURANCE COMPANY.

READING, PA.

Incorporated July 8, 1867.

Commenced business July 8, 1867.

W. A. TIPPING, *President*.THOMAS H. SCOTLAND, *Secretary*.

PAID-UP CAPITAL, \$250,000.

Balance of net ledger assets, December 31, 1897,	\$791,898 37
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INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$310,449 70	
Deduct re-insurance, etc.,	42,445 79	
Net cash received for premiums,		\$268,003 91
Deposit premiums received on perpetual risks,		250 00
Rents from company's property,		561 77
Interest on mortgage loans,		17,256 39
Interest on bonds and dividends on stocks,		11,236 12
Profit and loss,		931 61
Total income,		298,239 80
Total,		\$1,090,138 17

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$193,150 06	
Deduct salvage and re-insurance,	2,907 72	
Net amount paid for losses,		\$190,242 34
Cash paid stockholders for interest or dividends (amount declared during the year, \$22,500),		22,500 00
Commissions or brokerage to agents,		54,461 99
Salaries and allowances to agents,		5,927 71
Rents,		900 00
Salaries, fees and all other charges of officers, \$6,- 800; clerks, \$9,244,		16,044 00

Taxes on premiums, \$2,241.96 ; on real estate, \$558.70,	\$2,800 66	
Insurance department fees and agents' licenses, . .	1,575 68	
Tax on franchise,	1,243 50	
Advertising, printing and stationery,	1,964 63	
Legal expenses,	1,011 98	
Repairs and expenses on real estate,	63 83	
Miscellaneous expenses,	9,805 35	
Loss on sales or maturity of ledger assets,	10,000 00	
All other disbursements,	2,241 41	
	<hr/>	
Total disbursements,		\$320,783 08
Balance December 31, 1898,		<hr/> \$769,355 09

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$24,461 12	
Mortgage loans on real estate, first liens,	333,478 66	
Loans secured by pledge of bonds, stocks or other collaterals,	38,950 00	
Book value of bonds, \$189,277.05 ; stocks, \$90,065, .	279,342 05	
Cash in company's office,	3,951 57	
Cash deposited in bank,	89,171 69	
	<hr/>	
Total net ledger assets as per balance,		\$769,355 09

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	4,736 44	
Interest accrued on collateral loans,	857 91	
Market value of bonds and stocks over book value,	11,478 45	
Gross premiums in course of collection,	\$51,329 25	
Deduct cost of collection, commission, etc ,	16,269 20	
	<hr/>	
Net amount of uncollected premiums,		35,060 05
Premiums more than three months due,	\$4,093 31	
	<hr/>	
Gross assets,		\$821,487 94

Items Not Admitted.

Depreciation from book values of above net ledger assets to bring same to market value, viz. : real estate,	1,761 12	
	<hr/>	
Total admitted assets,		\$819,726 82

LIABILITIES.

Losses adjusted and unpaid,	\$9,077 25	
Losses unadjusted and reported,	21,323 02	
Losses resisted,	2,453 76	
	<hr/>	
Amount of unpaid losses,		\$32,854 03

FIRE AND FIRE-MARINE

Unearned premiums on fire risks, one year or less,	\$93,960 69	
Unearned premiums on fire risks, more than one year,	127,892 21	
Total unearned premiums,		\$221,852 90
Amount reclaimable on perpetual fire policies,		4,761 17
Dividends to stockholders unpaid,		656 80
Commissions and brokerage on premiums paid,		11,869 17
Return premiums,		4,400 03
All other liabilities,		1,000 00
Total liabilities except capital,		\$277,394 10
Paid-up capital,		250,000 00
Surplus over capital,		292,332 72
Total,		\$819,726 82

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$41,541,394	\$470,844 05
Written or renewed in 1898,	29,703,648	321,279 13
Total,	\$71,245,042	\$792,123 18
Deduct risks expired and terminated,	31,306,819	358,147 46
In force at the end of the year,	\$39,938,223	\$433,975 72
Deduct amount re-insured,	707,517	7,146 54
Net amount in force,	\$39,230,706	\$426,829 18
Perpetual risks in force (not included above), . . .	152,750	5,071 37

General Interrogatories.

Losses incurred during the year,	\$194,283 87
Company's stock owned by the directors at par value,	500 00

Business in New Jersey in 1898.

Fire risks written,	\$1,143,837 00
Premiums received,	11,262 21
Losses paid,	8,818 84
Losses incurred,	12,649 94
Amount at risk,	1,367,051 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$301,064 31
Net premiums earned,	\$290,941 59
Interest, etc , earned,	32,670 39
Total premiums and interest earned,	\$323,611 98

Net losses incurred,	\$190,268 27
Expenses incurred,	119,575 30
Total losses and expenses incurred,	<u>\$309,843 57</u>
Net gain for the year,	\$13,768 41
Dividends incurred,	22,500 00
Decrease in surplus for the year,	<u>\$8,731 59</u>
Surplus at end of year,	\$292,332 72
Ratio of net losses incurred to net premiums earned, 65.39 per cent.	
Ratio of expenses incurred to net premiums earned, 41.09 per cent.	

ROCHESTER GERMAN INSURANCE COMPANY.

ROCHESTER, N. Y.

Incorporated February 16, 1872. Commenced business February 23, 1872.

FREDERICK COOK, *President*. H. F. ATWOOD, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897, \$957,313 32

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$442,877 12
Deduct re-insurance, &c.,	134,203 98
Net cash received for premiums,	<u>\$308,673 14</u>
Rents from company's property,	9,453 50
Interest on mortgage loans,	18,917 39
Interest on bonds and dividends on stocks,	14,580 69
Interest from all other sources,	749 33
Income from all other sources,	458 44
Total income,	<u>352,832 49</u>
Total,	<u>\$1,310,145 81</u>

DISBURSEMENTS DURING THE YEAR.

	Fire.
Gross amount paid for losses,	\$177,620 50
Deduct salvage and re-insurance,	31,847 81
Net amount paid for losses,	<u>\$145,772 69</u>
Cash paid stockholders for interest or dividends	
(amount declared during the year, \$20,000),	20,000 00
Commissions or brokerage to agents,	68,660 97

Salaries, fees and all other charges of officers, \$8,800; clerks, \$20,078.68; other employes, \$3,967.05,	\$32,845 73	
Taxes on premiums, \$9,316.16; on real estate, \$3,- 176.41; on other investments, \$1,731.99, . . .	14,224 56	
Insurance department fees and agents' licenses, . .	2,057 74	
Municipal licenses,	479 00	
Advertising, printing and stationery,	2,661 17	
Legal expenses,	670 00	
Repairs and expenses on real estate,	15,402 91	
Miscellaneous expenses,	17,897 07	
Profit and loss,	350 04	
Total disbursements,		\$321,021 88
Balance December 31, 1898,		\$989,123 93

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$204,040 49	
Mortgage loans on real estate, first liens,	396,267 50	
Book value of bonds, \$273,990.11; stocks, \$20,000, .	293,990 11	
Cash in company's office,	649 54	
Cash deposited in bank,	94,176 29	
Total net ledger assets as per balance,		\$989,123 93

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	8,611 57	
Interest accrued on bonds and stocks,	3,741 73	
Market value of bonds and stocks over book value,	32,684 89	
Gross premiums in course of collection,	\$60,860 81	
Deduct cost of collection, commission, etc.,	12,695 68	
Net amount of uncollected premiums,	48,165 13	
Gross assets,		\$1,082,327 25

LIABILITIES.

Losses adjusted and unpaid,	\$458 20	
Losses unadjusted and reported,	9,553 65	
Losses resisted,	3,300 00	
Amount of unpaid losses,		\$13,311 85
Unearned premiums on fire risks, one year or less, \$120,854 27		
Unearned premiums on fire risks, more than one year,	180,859 93	
Total unearned premiums,		301,714 20
Commissions and brokerage on premiums paid,		595 30
Total liabilities except capital,		\$315,621 35

Paid-up capital,	\$200,000 00
Surplus over capital,	566,705 90
Total,	<u>\$1,082,327 25</u>

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$58,766,262	\$594,333 41
Written or renewed in 1898,	45,545,898	457,231 49
Total,	<u>\$104,312,160</u>	<u>\$1,051,564 90</u>
Deduct risks expired and terminated,	44,085,546	459,912 82
In force at the end of the year,	\$60,226,614	\$591,652 08
Deduct amount re-insured,	1,843,266	19,925 39
Net amount in force,	<u>\$58,383,348</u>	<u>\$571,726 69</u>

General Interrogatories.

Losses incurred during the year,	\$129,675 24
Company's stock owned by the directors at par value,	37,012 50
Loaned to officers and directors,	79,500 00
Loaned to stockholders, not officers,	66,300 00

Amounts deposited for the exclusive protection of policyholders
in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$30,250 00	\$5,142 88

Business in New Jersey in 1898.

Fire risks written,	\$633,097 00
Premiums received,	6,563 44
Losses paid,	3,547 74
Losses incurred,	4,447 74
Amount at risk,	792,122 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$485,162 14
Net premiums earned,	\$323,284 89
Interest, etc., earned,	47,582 44
Total premiums and interest earned,	<u>\$370,867 33</u>
Net losses incurred,	\$129,675 24
Expenses incurred,	139,648 33
Total losses and expenses incurred,	<u>269,323 57</u>
Net gain for the year,	<u>\$101,543 76</u>

Dividends incurred,	\$20,000 00	
Increase in surplus for the year,		\$81,543 76
Surplus at end of year,		\$566,705 90
Ratio of net losses incurred to net premiums earned, 40.11 per cent.		
Ratio of expenses incurred to net premiums earned, 43.20 per cent.		

SAGINAW VALLEY FIRE AND MARINE INSURANCE COMPANY.

SAGINAW, MICH.

Incorporated May 3, 1893.

Commenced business May 3, 1893.

WALTER S. EDDY, *President*.JOHN P. SHERIDAN, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897,	\$309,629 82
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INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$184,372 05	
Deduct re-insurance, etc.,	50,274 87	
Net cash received for premiums,		\$134,097 18
Interest on mortgage loans,		7,693 30
Interest on collateral loans,		4,771 35
Interest on bonds and dividends on stocks,		4,206 24
Interest from all other sources,		257 19
Total income,		151,025 26
Total,		\$460,655 08

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$104,709 21	
Deduct salvage and re-insurance,	6,448 17	
Net amount paid for losses,		\$98,261 04
Cash paid stockholders for interest or dividends (amount declared during the year, \$12,000),		12,000 00
Commissions or brokerage to agents,		21,673 89
Rents,		1,003 58
Salaries, fees and all other charges of officers, \$4,000.00; clerks, \$11,225.92,		15,225 92
Taxes on premiums,		2,500 23

Furniture and fixtures,	\$1,073 62	
Miscellaneous expenses,	9,487 40	
Internal revenue taxes,	316 91	
Traveling expenses,	5,202 94	
Total disbursements,		\$166,745 53
Balance December 31, 1898,		\$293,909 55

Invested in the following :

LEDGER ASSETS.

Mortgage loans on real estate, first liens,	\$106,995 80	
Loans secured by pledge of bonds, stocks or other collaterals,	77,900 00	
Book value of bonds,	100,000 00	
Cash in company's office,	2,381 94	
Cash deposited in bank,	7,308 93	
Total,	\$294,586 67	
Deduct ledger liabilities,	677 12	
Total net ledger assets as per balance,		\$293,909 55

NON-LEDGER ASSETS.

Interest accrued on mortgages,	1,706 43	
Interest accrued on bonds and stocks,	1,793 43	
Interest accrued on collateral loans,	733 67	
Market value of bonds and stocks over book value,	7,541 75	
Gross premiums in course of collection,	\$18,164 12	
Deduct cost of collection, commission, etc.,	3,560 46	
Net amount of uncollected premiums,	14,603 66	
Premiums more than three months due,	\$941 45	
Gross assets,		\$320,288 49

LIABILITIES.

Losses adjusted and unpaid,	\$19,566 20	
Deduct re-insurance thereon,	306 26	
Net amount of unpaid losses,	\$19,259 94	
Unearned premiums on fire risks, one year or less,	\$58,192 48	
Unearned premiums on fire risks, more than one year,	13,156 68	
Total unearned premiums,	71,349 16	
Total liabilities except capital,	\$90,609 10	
Paid-up capital,	200 000 00	
Surplus over capital,	29,679 39	
Total,		\$320,288 49

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$7,962,138	\$129,806 97
Written or renewed in 1898,	13,345,977	182,786 71
Total,	\$21,308,115	\$312,593 68
Deduct risks expired and terminated,	11,214,491	168,503 53
In force at the end of the year,	\$10,093,624	\$144,090 15
Deduct amount re-insured,	494,823	8,943 50
Net amount in force,	\$9,598,801	\$135,146 65

General Interrogatories.

Losses incurred during the year,	\$104,802 26
Company's stock owned by the directors at par value,	200,000 00
Loaned to officers and directors,	74,000 00

Business in New Jersey in 1898.

Fire risks written,	\$190,300 00
Premiums received,	2,840 84
Losses paid,	514 25
Losses incurred,	2,254 25
Amount at risk,	181,450 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$57,859 57
Net premiums earned,	\$123,688 43
Interest, etc., earned,	20,581 30
Total premiums and interest earned,	\$144,269 73
Net losses incurred,	\$104,802 26
Expenses incurred,	55,647 65
Total losses and expenses incurred,	160,449 91
Net loss for the year,	\$16,180 18
Dividends incurred,	12,000 00
Decrease in surplus for the year,	28,180 18
Surplus at end of year,	\$29,679 39
Ratio of net losses incurred to net premiums earned, 84.73 per cent.	
Ratio of expenses incurred to net premiums earned, 44.99 per cent.	

SECURITY INSURANCE COMPANY.

NEW HAVEN, CONN.

Incorporated April, 1841.

Commenced business April, 1841.

CHARLES S. LEETE, *President*.H. MASON, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897, \$701,809 10

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums, . .	\$603,473 62	\$60,147 24	
Deduct re-insurance, etc.,	159,539 81	13,052 42	
Net cash received for premiums,	\$443,933 81	\$47,094 82	\$491,028 63
Rents from company's property,			1,300 87
Interest on mortgage loans,			10,023 94
Interest on collateral loans,			828 09
Interest on bonds and dividends on stocks,			22,177 83
Profits on sale or maturity of ledger assets,			8,471 82
Profit and loss,			347 77
Total income,			\$534,178 95
Total,			\$1,235,988 05

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$288,342 85	\$50,819 15	
Deduct salvage and re- insurance,	28,852 28	19,658 92	
Net amount paid for losses,	\$259,490 57	\$31,160 23	\$290,650 80
Cash paid stockholders for interest or dividends (amount declared during the year, \$16,000), .			16,000 00
Commissions or brokerage to agents,			119,833 07
Salaries, fees and all other charges of officers, \$10,200; clerks, \$13,965; other employes, \$6,500,			30,665 00
Taxes on premiums, \$9,511.46; on real estate, \$337.60,			9,849 06
Insurance department fees and agents' licenses, . .			2,137 39
Municipal licenses,			130 00
Advertising, printing and stationery,			4,556 64

Legal expenses,	\$612 13	
Repairs and expenses on real estate,	293 76	
Furniture and fixtures,	209 05	
Miscellaneous expenses,	22,349 74	
Loss on sales or maturity of ledger assets,	2,931 25	
Profit and loss,	4,141 76	
		<hr/>
Total disbursements,		\$504,359 65
		<hr/>
Balance December 31, 1898,		\$731,628 40

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$91,520 80	
Mortgage loans on real estate, first liens,	219,888 78	
Loans secured by pledge of bonds, stocks or other collaterals,	11,000 00	
Book value of bonds, \$138,300 ; stocks, \$217,930,	356,230 00	
Cash in company's office,	197 20	
Cash deposited in bank,	48,427 42	
Bills receivable,	4,364 20	
		<hr/>
Total net ledger assets as per balance,		\$731,628 40

NON-LEDGER ASSETS.

Interest accrued on mortgages,		1,601 36
Interest accrued on bonds and stocks,		1,325 14
Interest accrued on collateral loans,		25 84
Rents accrued on company's property or lease,		64 17
Market value of bonds and stocks over book value,		81,064 33
Gross premiums in course of collection,	\$91,304 30	
Deduct cost of collection, commission, &c.,	21,227 33	
		<hr/>
Net amount of uncollected premiums,		70,076 97
		<hr/>
Gross assets,		\$885,786 21

Items Not Admitted.

Depreciation from book value of real estate, to bring same to market value,		2,320 80
		<hr/>
Total admitted assets,		\$883,465 41

LIABILITIES.

Losses adjusted and unpaid,	\$17,193 04	
Losses unadjusted and reported,	45,916 39	
Losses resisted,	2,631 77	
		<hr/>
Total,	\$65,741 20	
Deduct re-insurance thereon,	12,644 20	
		<hr/>
Net amount of unpaid losses,		\$53,097 00

Unearned premiums on fire risks, one year or less,	\$137,700 08
Unearned premiums on fire risks, more than one year,	223,844 48
Unearned premiums on marine risks,	12,644 65
Total unearned premiums,	\$374,189 21
Re-insurance premiums,	3,925 87
Total liabilities except capital,	\$431,212 08
Paid-up capital,	200,000 00
Surplus over capital,	252,253 33
Total,	\$883,465 41

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$80,886,576	\$756,262 48
Written or renewed in 1898,	62,057,565	616,868 63
Total,	\$142,944,141	\$1,373,131 11
Deduct risks expired and terminated,	62,143,589	599,664 96
In force at the end of the year,	\$80,800 552	\$773,466 15
Deduct amount re-insured,	5,979,226	72,118 41
Net amount in force,	\$74,821,326	\$701,347 74

	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$584,560	\$25,174 82
Written or renewed in 1898,	3,902,477	62,436 18
Total,	\$4,487,037	\$87,611 00
Deduct risks expired and terminated,	3,908,217	59,942 52
In force at the end of the year,	\$578,820	\$27,668 48
Deduct amount re-insured,	141,747	3,940 08
Net amount in force,	\$437,073	\$23,728 40

General Interrogatories.

Losses incurred during the year (fire, \$255,238.02; marine and inland, \$43,171.98),	\$298,410 00
Company's stock owned by the directors at par value,	60,600 00
Loaned to officers and directors,	16,000 00
Loaned to stockholders, not officers,	6,000 00

Business in New Jersey in 1898.

Fire risks written,	\$898,657 00
Premiums received,	9,594 01
Losses paid,	7,133 26
Losses incurred,	5,662 79
Amount at risk,	1,572,650 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$206,085 38
Net premiums earned,	\$500,572 40
Interest, etc., earned,	52,775 07
Total premiums and interest earned,	\$553,347 47
Net losses incurred,	\$298,410 00
Expenses incurred,	192,769 52
Total losses and expenses incurred,	491,179 52
Net gain for the year,	\$62,167 95
Dividends incurred,	16,000 00
Increase in surplus for the year,	46,167 95
Surplus at end of year,	\$252,253 33
Ratio of net losses incurred to net premiums earned,	59 61 per cent.
Ratio of expenses incurred to net premiums earned,	38.50 per cent.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

SPRINGFIELD, MASS.

Incorporated 1849.

Commenced business 1851.

A. W. DAMON, *President*.S. J. HALL, *Secretary*.

PAID-UP CAPITAL, \$1,500,000.

Balance of net ledger assets, December 31, 1897, \$3,689,738 68

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$2,205,492 86
Deduct re-insurance, etc.,	420,273 70
Net cash received for premiums,	\$1,785,219 16
Rents from company's property,	4,794 02
Interest on mortgage loans,	37,134 95
Interest on collateral loans,	4,812 12
Interest on bonds and dividends on stocks,	138,542 63
Total income,	1,970,502 88
Total,	\$5,660,241 56

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$1,020,488 04	
Deduct salvage and re-insurance,	85,817 88	
Net amount paid for losses,		\$934,670 16
Cash paid stockholders for interest or dividends (amount declared during the year, \$150,000), . .	150,000 00	
Commissions or brokerage to agents,	338,928 68	
Salaries, fees and all other charges of officers, clerks and other employes,	107,894 17	
Taxes on premiums, \$35,184.63; on real estate, \$1,524.19; internal revenue stamps, \$5,464.39, . .	42,173 21	
Insurance department fees and agents' licenses, . .	12,601 05	
Municipal licenses, \$4,917.94; tax on franchise, \$19,175.12,	24,093 06	
Advertising, printing and stationery,	21,818 35	
Legal expenses,	4,731 40	
Miscellaneous expenses,	190,750 99	
Loss on sales or maturity of ledger assets,	11,805 62	
Total disbursements,		\$1,839,466 69
Balance December 31, 1898,		\$3,820,774 87

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$93,381 64	
Mortgage loans on real estate, first liens,	752,790 00	
Loans secured by pledge of bonds, stocks or other collaterals,	84,275 00	
Book value of bonds, \$510,259 37; stocks, \$2,240,- 622.53,	2,750,881 90	
Cash in company's office,	20,179 99	
Cash deposited in bank,	119,266 34	
Total net ledger assets as per balance,		\$3,820,774 87

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	20,466 45	
Interest accrued on bonds and stocks,	29,673 72	
Interest accrued on collateral loans,	2,137 20	
Rents accrued on company's property or lease,	988 17	
Market value of real estate over book value,	37,618 36	
Market value of bonds and stocks over book value,	567,283 10	
Gross premiums in course of collection,	\$288,571 83	
Deduct cost of collection, commission, etc.,	57,714 37	
Net amount of uncollected premiums,	230,857 46	
Due from other companies for re-insurance on losses already paid,	7,144 69	
Gross assets,		\$4,716,944 02

LIABILITIES.

Losses adjusted and unpaid,	\$29,774 11	
Losses unadjusted and reported,	156,567 60	
Losses resisted,	12,187 31	
Total,	\$198,529 02	
Deduct re-insurance thereon,	27,911 11	
Net amount of unpaid losses,		\$170,617 91
Unearned premiums on fire risks, one year or less,	\$597,772 87	
Unearned premiums on fire risks, more than one year,	851,983 84	
Total unearned premiums,		1,449,756 71
Total liabilities except capital,		\$1,620,374 62
Paid-up capital,		1,500,000 00
Surplus over capital,		1,596,569 40
Total,		\$4,716,944 02

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$264,656,864	\$3,039,584 28
Written or renewed in 1898,	211,049,678	2,178,027 34
Total,	\$475,706,542	\$5,217,611 62
Deduct risks expired and terminated,	192,417,221	2,270,681 77
In force at the end of the year,	\$283,289,321	\$2,946,929 85
Deduct amount re-insured,	18,262,350	147,452 79
Net amount in force,	\$265,026,971	\$2,799,477 06

General Interrogatories.

Losses incurred during the year (fire, \$946,964.80; tornado, \$4,- 187.64),	\$951,152 44
Company's stock owned by the directors at par value,	142,900 00
Loaned to officers and directors,	2,000 00
Loaned to stockholders, not officers,	42,325 00

Amounts deposited for the exclusive protection of policyholders
in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$31,250 00	\$8,995 49
Oregon,	62,500 00	6,168 37
	\$93,750 00	\$15,163 86

Business in New Jersey in 1898.

Fire risks written,	\$6,223,262 00
Premiums received,	50,567 25
Losses paid,	28,981 28
Losses incurred,	21,629 63
Amount at risk,	10,203,638 00

Tornado risks written,	\$40,050 00
Premiums received,	135 98
Losses paid,	32 35
Losses incurred,	7 35
Amount at risk,	127,350 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$1,350,899 95
Net premiums earned,	\$1,754,098 51
Interest, etc., earned,	336,990 25
Total premiums and interest earned, . . .	\$2,091,088 76
Net losses incurred,	\$959,690 78
Expenses incurred,	735,728 53
Total losses and expenses incurred,	\$1,695,419 31
Net gain for the year,	\$395,669 45
Dividends incurred,	150,000 00
Increase in surplus for the year,	\$245,669 45
Surplus at end of year,	\$1,596,569 40
Ratio of net losses incurred to net premiums earned, 54.71 per cent.	
Ratio of expenses incurred to net premiums earned, 41.94 per cent.	

SPRING GARDEN INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 15, 1835. Commenced business August 29, 1835.

CHARLES ROBERTS, *President*. CLARENCE E. PORTER, *Secretary*.

PAID-UP CAPITAL, \$400,000.

Balance of net ledger assets, December 31, 1897, \$1,428,171 63

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$866,740 05
Deduct re-insurance, etc.,	306,259 16
Net cash received for premiums,	\$560,480 89
Deposit premiums received on perpetual risks, . .	18,172 40
Rents from company's property (including \$4,000 for company's use of own buildings),	14,125 26
Interest on mortgage loans,	8,067 34

Interest on collateral loans,	\$7,794 16
Interest on bonds and dividends on stocks,	36,274 10
Profits on sale or maturity of ledger assets,	3,576 80
Income from all other sources,	1,416 45
Total income,	\$649,907 40
Total,	\$2,078,079 03

DISBURSEMENTS DURING THE YEAR.

	Fire.
Gross amount paid for losses,	\$366,746 71
Deduct salvage and re-insurance,	73,108 95
Net amount paid for losses,	\$293,637 76
Deposit premiums returned,	13,996 62
Cash paid stockholders for interest or dividends (amount declared during the year, \$32,000), . .	32,000 00
Commissions or brokerage to agents,	130,322 82
Rents (including \$4,000 for company's use of own buildings),	4,000 00
Salaries, fees and all other charges of officers, \$13,- 800; clerks, \$20,089.54; other employes, \$480,	34,369 54
Taxes on premiums, \$20,593.24; on real estate, \$3,- 754.76,	24,348 00
Insurance department fees and agents' licenses, . .	3,488 21
Municipal licenses, \$305.88; tax on franchise, \$1,- 944,	2,249 88
Advertising, printing and stationery,	8,004 70
Legal expenses,	1,000 00
Repairs and expenses on real estate,	6,038 30
Miscellaneous expenses,	57,775 03
Loss on sales or maturity of ledger assets,	1,660 91
Profit and loss,	2,874 71
Total disbursements,	615,766 48
Balance December 31, 1893,	\$1,462,312 55

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$325,469 65
Mortgage loans on real estate, first liens,	139,400 00
Loans secured by pledge of bonds, stocks or other collaterals,	63,600 00
Book value of bonds, \$806,762.37; stocks, \$85,- 908.45,	892,670 82
Cash in company's office,	8,409 56
Cash deposited in bank,	31,762 52
Bills receivable,	1,000 00
Total net ledger assets as per balance,	\$1,462,312 55

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	\$2,114 00
Interest accrued on bonds and stocks,	13,092 00
Interest due and accrued on collateral loans,	1,864 00
Rents due and accrued on company's property or lease,	456 75
Market value of bonds and stocks over book value,	23,614 18
Gross premiums in course of collection,	\$125,710 23
Deduct cost of collection, commission, etc.,	12,581 77
Net amount of uncollected premiums,	113,128 46
Due from other companies for re-insurance on losses paid,	384 67
Amount reclaimable on perpetual policies,	225 00
Premiums more than three months due,	\$4,580 94
Gross assets,	\$1,617,191 61

Items Not Admitted.

Depreciation from book value of real estate to bring same to market value,	48,669 65
Total admitted assets,	\$1,568,521 96

LIABILITIES.

Losses adjusted and unpaid,	\$1,069 40
Losses unadjusted and reported,	71,596 21
Losses resisted,	9,150 00
Total,	\$81,815 61
Deduct re-insurance thereon,	20,702 55
Net amount of unpaid losses,	\$61,113 06
Unearned premiums on fire risks, one year or less,	\$167,628 93
Unearned premiums on fire risks, more than one year,	332,093 85
Total unearned premiums,	499,722 78
Amount reclaimable on perpetual fire policies,	399,340 33
Salaries, rent, taxes, and miscellaneous expenses due and accrued,	7,664 53
Return premiums,	10,625 72
Re-insurance premiums,	28,298 46
Reserved for contingencies,	10,000 00
Total liabilities except capital,	\$1,016,764 88
Paid-up capital,	400,000 00
Surplus over capital,	151,757 08
Total,	\$1,568,521 96

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$112,410,174	\$1,021,835 35
Written or renewed in 1898,	98,034,378	861,889 87
Total,	\$210,444,552	\$1,883,725 22
Deduct risks expired and terminated,	80,808,578	755,232 27
In force at the end of the year,	\$129,635,974	\$1,128,492 95
Deduct amount re-insured,	24,510,988	208,037 55
Net amount in force,	\$105,124,986	\$920,455 40
Perpetual risks in force (not included above), . .	18,680,919	438,155 92

General Interrogatories.

Losses incurred during the year,	\$301,450 10
Company's stock owned by the directors at par value,	78,750 00
Loaned to officers and directors,	5,000 00

Business in New Jersey in 1898.

Fire risks written,	\$9,459,130 32
Premiums received,	40,049 06
Losses paid,	13,243 74
Losses incurred,	15,470 41

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$191,477 40
Net premiums earned,	\$506,604 37
Interest, etc., earned,	47,772 29
Total premiums and interest earned,	\$554,376 66
Net losses incurred,	\$301,332 65
Expenses incurred,	260,764 33
Total losses and expenses incurred,	562 096 98
Net loss for the year,	\$7,720 32
Dividends incurred,	32,000 00
Decrease in surplus for the year,	39,720 32
Surplus at end of year,	\$151,757 08
Ratio of net losses incurred to net premiums earned, 59.47 per cent.	
Ratio of expenses incurred to net premiums earned, 51.47 per cent.	

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

ST. PAUL, MINN.

Incorporated May, 1865.

Commenced business May, 1865.

C. H. BIGELOW, *President*.A. W. PERRY, *Secretary*.

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets, December 31, 1897 (adjusted), . . . \$2,363,705 05

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums, .	\$1,830,922 44	\$399,825 27	
Deduct re-insurance, &c.,	314,029 17	105,744 37	
Net cash received for premiums, . . .	\$1,516,893 27	\$294,080 90	\$1,810,974 17
Rents from company's property (including \$5,400 for company's use of own buildings),		47,477 78	
Interest on mortgage loans,		23,851 97	
Interest on collateral loans,		7,412 04	
Interest on bonds and dividends on stocks, . . .		42,858 30	
Interest from all other sources,		7,230 37	
Total income,			1,939,804 63
Total,			\$4,303,509 68

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$896,270 69	\$304,460 26	
Deduct salvage and re-insurance, . . .	103,314 55	74,323 74	
Net amount paid for losses,	\$792,956 14	\$230,136 52	\$1,023,092 66
Cash paid stockholders for interest or dividends (amount declared during the year, \$50,000), .			50,000 00
Commissions or brokerage to agents,			332,402 10
Rents,			5,400 00
Salaries, fees and all other charges of officers, \$28,202.78; clerks, \$21,833.14; other em- ployees, \$29,278.28,			79,314 20
Taxes on premiums, \$37,662.38; on real estate, \$7,675.83,			45,338 21
Insurance department fees and agents' licenses, .			3,874 89

Municipal licenses,	\$4,589 70	
Advertising, printing and stationery,	13,756 10	
Legal expenses,	5,872 45	
Repairs and expenses on real estate,	21,350 28	
Furniture and fixtures,	129 25	
Miscellaneous expenses,	104,374 11	
Loss on sales or maturity of ledger assets,	90,028 01	
Total disbursements,		\$1,779,521 96
Balance December 31, 1898,		\$2,523,987 72

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$599,552 26	
Mortgage loans on real estate, first liens,	410,353 20	
Loans secured by pledge of bonds, stocks or other collaterals,	142,036 00	
Book value of bonds, \$775,146.04; stocks, \$223,- 921.62,	999,067 66	
Cash in company's office,	15,034 74	
Cash deposited in bank,	125,877 51	
Bills receivable,	26,816 71	
Agents' debit balances,	222,343 74	
Total,		\$2,541,081 82

LEDGER LIABILITIES.

Agents' credit balances,	17,094 10	
Total net ledger assets as per balance,		\$2,523,987 72

LIABILITIES.

Losses adjusted and unpaid,	\$71,116 66	
Losses unadjusted and reported,	138,582 67	
Losses resisted,	6,225 00	
Total,	\$215,924 33	
Deduct re-insurance thereon,	25,290 75	
Net amount of unpaid losses,		\$190,633 58
Unearned premiums on fire risks, one year or less,	\$360,654 45	
Unearned premiums on fire risks, more than one year,	582,848 61	
Unearned premiums on inland navigation risks,	72,904 81	
Total unearned premiums,		1,016,407 87
Commissions and brokerage on premiums paid,		\$2,057 49
Total liabilities except capital,		\$1,239,098 94
Paid-up capital,		500,000 00
Surplus over capital,		784,888 78
Total,		\$2,523,987 72

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$142,482,574	\$1,875,507 21
Written or renewed in 1898,	125,520,483	1,830,922 44
Total,	\$268,003,057	\$3,706,429 65
Deduct risks expired and terminated,	109,583,658	1,721,645 95
In force at the end of the year,	\$158,419,399	\$1,984,783 70
Deduct amount re-insured,	17,019,240	178,094 60
Net amount in force,	\$141,400,159	\$1,806,689 10

	Marine and Inland Ri-ks.	Premiums.
In force December 31, 1897,	\$5,231,570	\$170,409 77
Written or renewed in 1898,	57,075 673	399,825 27
Total,	\$62,307,243	\$570,235 04
Deduct risks expired and terminated,	56,439,677	396,632 08
In force at the end of the year,	\$5,867,566	\$173,602 96
Deduct amount re-insured,	858,820	27,793 33
Net amount in force,	\$5,008,746	\$145,809 63

General Interrogatories.

Losses incurred during the year (fire, \$776,373.91; marine and inland, \$287,783.71; tornado, \$8,573.46,)	\$1,072,731 08
Company's stock owned by the directors at par value,	76,400 00
Loaned to officers and directors,	80,500 00
Loaned to stockholders, not officers,	11,700 00

Amounts deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$26,250 00	\$16,241 69
New Mexico,	9,800 00	2,895 23
Oregon,	57,285 00	2,874 67
Virginia,	26,500 00	7,329 43
	\$119,835 00	\$29,341 02

Business in New Jersey in 1898.

Fire risks written,	\$5,585,777 00
Premiums received,	41,769 39
Losses paid,	22,300 00
Losses incurred,	21,953 32
Amount at risk,	6,485,301 00
Tornado risks written,	5,000 00
Premiums received,	13 50
Losses paid,	29 66
Losses incurred,	29 66
Amount at risk,	7,500 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$732,013 09
Net premiums earned,	\$1,758,678 29
Interest, etc., earned,	9,776 34
Total premiums and interest earned,	\$1,768,454 63
Net losses incurred,	\$1,072,731 08
Expenses incurred,	592,847 86
Total losses and expenses incurred,	1,665,578 94
Net gain for the year,	\$102,875 69
Dividends incurred,	50,000 00
Increase in surplus for the year,	52,875 69
Surplus at end of year,	\$784,888 78
Ratio of net losses incurred to net premiums earned, 60.99 per cent.	
Ratio of expenses incurred to net premiums earned, 33.70 per cent.	

TEUTONIA INSURANCE COMPANY.

NEW ORLEANS, LA.

Incorporated April, 1871.

Commenced business June, 1871.

ALBERT P. NOLL, *President*.GEORGE MEYER, *Secretary*.

PAID-UP CAPITAL, \$250,000.

Balance of net ledger assets, December 31, 1897, \$628,169 08

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums,	\$454,686 52	\$32,452 92	
Deduct re-insurance, etc.,	135,374 32	3,230 50	
Net cash received for premiums,	\$319,312 20	\$29,222 42	\$348,534 62
Interest and rents from all other sources,			20,969 98
Profits on sale or maturity of ledger assets,			19,190 00
Total income,			388,694 60
Total,			\$1,016,863 68

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$215,981 16	\$14,674 49	
Deduct salvage and re-insurance,	26,700 18		
Net amount paid for losses,	\$189,280 98	\$14,674 49	\$203,955 47
Cash paid stockholders for interest or dividends (amount declared during the year, \$12,500),			25,000 00
Commissions or brokerage to agents,			66,780 29
Salaries, fees and all other charges of officers, \$8,000; clerks, \$11,500; other employes, \$1,800,			21,300 00
Taxes on premiums, \$8,036; on real estate, \$1,080; on other investments, \$3,525,			12,641 00
Insurance department fees and agents' licenses,			2,600 00
Municipal licenses,			2,500 00
Advertising, printing and stationery,			9,200 00
Legal expenses,			500 00
Repairs and expenses on real estate,			750 00
Miscellaneous expenses,			3,530 53
Total disbursements,			\$348,757 29
Balance December 31, 1898,			\$668,106 39
Invested in the following :			

LEDGER ASSETS.

Book value of real estate unincumbered,	\$40,000 00
Mortgage loans on real estate, first liens,	12,975 00
Book value of bonds, \$564,760; stocks, \$15,300,	580,060 00
Cash in company's office,	525 18
Cash deposited in bank,	34,546 21
Total net ledger assets as per balance,	\$668,106 39

NON-LEDGER ASSETS.

Premiums in course of collection,	63,125 97
Gross assets,	\$731,232 36

LIABILITIES.

Losses adjusted and unpaid,	\$14,350 20
Unearned premiums on fire risks, one year or less, \$166,844 54	
Unearned premiums on fire risks, more than one year,	53,311 00
Total unearned premiums,	220,155 54
Dividends to stockholders unpaid,	13,110 00
Total liabilities except capital,	\$247,615 74

Paid-up capital,	\$250,000 00
Surplus over capital,	233,616 62
Total,	<u>\$731,232 36</u>

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$29,307,017	\$449,988 95
Written or renewed in 1898,	29,204,734	456,269 08
Total,	<u>\$58,511,751</u>	<u>\$906,258 03</u>
Deduct risks expired and terminated,	31,453,221	453,481 21
In force at the end of the year,	\$27,058,530	\$452,776 82
Deduct amount re-insured,	2,754,297	32,876 74
Net amount in force,	<u>\$24,304,233</u>	<u>\$419,900 08</u>
	Marine and Inland Risks.	Premiums.
Written or renewed in 1898,	\$4,649,532	\$33,837 67
Deduct risks expired and terminated,	4,649,532	33,837 67

General Interrogatories.

Losses incurred during the year (fire, \$189,281; marine and inland, \$14,674),	\$203,955 00
Company's stock owned by the directors at par value,	82,100 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$201,292 97
Net premiums earned,	\$341,749 39
Interest, etc., earned,	40,159 98
Total premiums and interest earned,	<u>\$381,909 37</u>
Net losses incurred,	\$204,783 93
Expenses incurred,	119,801 79
Total losses and expenses incurred,	<u>324,585 72</u>
Net gain for the year,	\$57,323 65
Dividends incurred,	25,000 00
Increase in surplus for the year,	<u>32,323 65</u>
Surplus at end of year,	\$233,616 62
Ratio of net losses incurred to net premiums earned, 59.92 per cent.	
Ratio of expenses incurred to net premiums earned, 35.05 per cent.	

THURINGIA-AMERICAN FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated May 17, 1898.

Commenced business August 15, 1898.

DE MAX LUDEWIG, *President*.J. M. SMITH, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Net ledger assets, August 15, 1898 (capital stock and surplus), . . . \$300,000 00

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$6,793 20	
Deduct re-insurance, etc.,	2,994 93	
Net cash received for premiums,		\$3,798 27
Interest on bonds,		2,325 00
Total income,		6,123 27
Total,		\$306,123 27

DISBURSEMENTS DURING THE YEAR.

Commissions or brokerage to agents,	\$905 64
Salaries, fees and all other charges of officers, clerks and other employes,	4,072 72
Taxes on premiums,	39 69
Insurance department fees and agents' licenses, . .	992 28
Advertising, printing and stationery,	2,681 76
Miscellaneous expenses,	9,103 18
Total disbursements,	17,795 27
Balance December 31, 1898,	\$288,328 00

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$228,482 33
Cash in company's office,	345 31
Cash deposited in bank,	59,500 36
Total net ledger assets as per balance,	\$288,328 00

NON-LEDGER ASSETS.

Interest accrued on bonds,	2,040 60
Gross premiums in course of collection,	\$23,517 91
Deduct cost of collection, commission, etc.,	6,850 72
Net amount of uncollected premiums,	16,667 19
Gross assets,	\$307,035 79

LIABILITIES.

Losses adjusted and unpaid,	\$31 93	
Losses unadjusted and reported,	2,325 00	
Amount of unpaid losses,		\$2,356 93
Unearned premiums on fire risks, one year or less,	\$11,609 63	
Unearned premiums on fire risks, more than one year,	2,740 06	
Total unearned premiums,		14,349 69
Re-insurance premiums,		557 63
Total liabilities except capital,		\$17,264 25
Paid-up capital,		200,000 00
Surplus over capital,		89,771 54
Total,		\$307,035 79

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
Written or renewed in 1898,	\$3,589,585	\$30,311 11
Deduct risks expired and terminated,	248,050	1,991 81
In force at the end of the year,	\$3,341,535	\$28,319 30
Deduct amount re-insured,	216,813	1,855 22
Net amount in force,	\$3,124,722	\$26,464 08

General Interrogatories.

Losses incurred during the year,	\$2,356 93
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Business in New Jersey in 1898.

Fire risks written,	\$61,983.32
Premiums received,	381 46
Amount at risk,	61,983 32

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus August 15, 1898,	\$100,000 00
Net premiums earned,	\$12,408 86
Interest, etc., earned,	4,365 60
Total premiums and interest earned,	\$16,774 46
Net losses incurred,	\$2,356 93
Expenses incurred,	24,645 99
Total losses and expenses incurred,	27,002 92
Net loss (decrease in surplus) for the period,	10,228 46
Surplus at end of year,	\$89,771 54
Ratio of net losses incurred to net premiums earned, 18.99 per cent.	
Ratio of expenses incurred to net premiums earned, 198.62 per cent.	

TRADERS' INSURANCE COMPANY.

CHICAGO, ILL.

Incorporated February, 1865.

Commenced business May, 1872.

E. BUCKINGHAM, *President*.R. J. SMITH, *Secretary*.

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets, December 31, 1897, \$1,716,899 48

INCOME DURING THE YEAR.

Fire.

Gross cash premiums, \$879,055 68

Deduct re-insurance, etc., 210,748 82

Net cash received for premiums, \$668,306 86

Rents from company's property, 701 37

Interest on mortgage loans, 15,247 26

Interest on collateral loans, 1,350 00

Interest on bonds and dividends on stocks, 71,485 69

Interest from all other sources, 5 95

Profits on sale or maturity of ledger assets, 7,544 83

Total income, 764,641 96

Total, \$2,481,541 44

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses, \$447,982 25

Deduct salvage and re-insurance, 55,291 42

Net amount paid for losses, \$392,690 83

Cash paid stockholders for interest or dividends
(amount declared during the year, \$50,000), 50,000 00

Commissions or brokerage to agents, 128,990 32

Salaries and allowances to agents, 3,600 00

Rents, 6,000 00

Salaries, fees and all other charges of officers,
\$11,200.00; clerks, \$27,834.82; other employes,
\$25,099.16, 64,133 98Taxes on premiums, \$13,657.98; on real estate,
\$236.24, 13,894 22

Insurance department fees and agents' licenses, 4,754 21

Municipal licenses, \$110.76; tax on franchise,
\$10,886.57, 10,997 33

Advertising, printing and stationery, 13,904 78

Repairs and expenses on real estate,	\$586 72	
Miscellaneous expenses,	36,721 75	
Loss on sales or maturity of ledger assets,	1,000 00	
Profit and loss,	706 69	
	<hr/>	
Total disbursements,		\$727,980 83
		<hr/>
Balance December 31, 1898,		\$1,753,560 61

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$31,985 70	
Mortgage loans on real estate, first liens,	209,250 00	
Loans secured by pledge of bonds, stocks or other collaterals,	25,500 00	
Book value of bonds, \$360,171.25 ; stocks, \$1,047,- 401.00,	1,407,572 25	
Cash in company's office,	3,782 58	
Cash deposited in bank,	80,170 43	
All other ledger assets,	15,095 38	
	<hr/>	
Total,	\$1,773,356 34	
Deduct ledger liabilities,	19,795 73	
	<hr/>	
Total net ledger assets as per balance,		\$1,753,560 61

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,		4,187 04
Interest accrued on bonds and stocks,		6,171 66
Interest accrued on collateral loans,		397 50
Market value of bonds and stocks over book value,		267,907 75
Gross premiums in course of collection,	\$81,922 94	
Deduct cost of collection, commission, etc.,	9,412 06	
	<hr/>	
Net amount of uncollected premiums,		72,510 88
Premiums more than three months due,	\$1,965 42	
	<hr/>	
Gross assets,		\$2,104,735 44

LIABILITIES.

Losses adjusted and unpaid,	\$16,967 07	
Losses unadjusted and reported,	85,490 57	
Losses resisted,	17,675 95	
	<hr/>	
Total,	\$120,133 59	
Deduct re-insurance thereon,	18,644 32	
	<hr/>	
Net amount of unpaid losses,		\$101,489 27
Unearned premiums on fire risks, one year or less,	\$250,949 86	
Unearned premiums on fire risks, more than one year,	251,776 88	
	<hr/>	
Total unearned premiums,		502,726 74
	<hr/>	
Total liabilities except capital,		\$604,216 01

Paid-up capital,	\$500,000 00
Suplus over capital,	1,000,519 43
Total,	<u>\$2,104,735 44</u>

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$76,415,949	\$996,963 42
Written or renewed in 1898,	80,776,989	894,447 68
Total,	<u>\$157,192,938</u>	<u>\$1,891,411 10</u>
Deduct risks expired and terminated,	67,872,318	830,147 57
In force at the end of the year,	\$89,320,620	\$1,061,263 53
Deduct amount re-insured,	12,537,419	90,976 03
Net amount in force,	<u>\$76,783,201</u>	<u>\$970,287 50</u>

General Interrogatories.

Losses incurred during the year,	\$421,730 53
Company's stock owned by the directors at par value,	139,900 00

Business in New Jersey in 1898.

Fire risks written,	\$401,484 00
Premiums received,	3,575 27
Losses paid,	1,500 40
Losses incurred,	1,500 40
Amount at risk,	<u>401,484 00</u>

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$824,437 61
Net premiums earned,	\$659,998 36
Interest, etc., earned,	270,419 94
Total premiums and interest earned,	<u>\$930,418 32</u>
Net losses incurred,	\$421,730 53
Expenses incurred,	282,605 97
Total losses and expenses incurred,	<u>704,336 50</u>
Net gain for the year,	\$226,081 82
Dividends incurred,	50,000 00
Increase in surplus for the year,	<u>176,081 82</u>
Surplus at end of year,	\$1,005,519 43
Ratio of net losses incurred to net premiums earned, 63.89 per cent.	
Ratio of expenses incurred to net premiums earned, 42.81 per cent.	

TRADERS' FIRE INSURANCE COMPANY OF NEW YORK.

NEW YORK CITY.

Incorporated January 18, 1898.

Commenced business February 2, 1898.

WILLIAM A. HALSEY, *President*.THEODORE SUTRO, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Net ledger assets, February 2, 1898 (capital stock and surplus),	\$250,000 00	
Additional payment on surplus account in 1898,	50,000 00	
	<hr/>	\$300,000 00

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$600,562 08	
Deduct re-insurance, etc.,	151,388 25	
	<hr/>	
Net cash received for premiums,	\$449,173 83	
Interest on bonds,	9,452 58	
	<hr/>	
Total income,		458,626 41
		<hr/>
Total,		\$758,626 41

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$281,996 48	
Deduct salvage and re-insurance,	47,334 22	
	<hr/>	
Net amount paid for losses,	\$234,662 26	
Commissions or brokerage to agents,	134,282 45	
Salaries, fees and all other charges of officers,	2,200 00	
Taxes on premiums,	4,478 44	
Insurance department fees and agents' licenses,	1,511 13	
Municipal licenses,	99 80	
Legal expenses,	512 00	
Furniture and fixtures,	420 80	
Miscellaneous expenses,	2,984 87	
	<hr/>	
Total disbursements,		381,151 75
		<hr/>
Balance December 31, 1898,		\$377,474 66

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$332,469 38	
Cash deposited in bank,	45,005 28	
	<hr/>	
Total net ledger assets as per balance,		\$377,474 66

NON-LEDGER ASSETS.

Interest accrued on bonds,	\$2,552 01
Market value of bonds and stocks over book value,	4,230 62
Gross premiums in course of collection,	\$104,102 29
Deduct cost of collection, commission, etc.,	27,382 59
Net amount of uncollected premiums,	76,719 70
Gross assets,	\$460,976 99

LIABILITIES.

Losses unadjusted and reported,	\$26,500 76
Deduct re-insurance thereon,	5,836 92
Net amount of unpaid losses,	\$20,663 84
Unearned premiums on fire risks, one year or less,	\$134,982 00
Unearned premiums on fire risks, more than one year,	35,831 62
Total unearned premiums,	170,813 62
Return premiums,	1,232 37
Re-insurance premiums,	1,504 63
Total liabilities except capital,	\$194,214 46
Paid-up capital,	200,000 00
Surplus over capital,	66,762 53
Total,	\$460,976 99

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
Written or renewed in 1898,	\$89,340,665	\$704,664 37
Deduct risks expired and terminated,	54,084,490	376,978 49
In force at the end of the year,	\$35,256,175	\$327,685 88
Deduct amount re-insured,	2,797,472	14,642 80
Net amount in force,	\$32,458,703	\$313,043 08

General Interrogatories.

Losses incurred during the year,	\$252,122 27
Company's stock owned by the directors at par value,	189,800 00

Business in New Jersey in 1898.

Fire risks written,	\$2,487,099 00
Premiums received,	24,344 01
Losses paid,	6,697 35
Losses incurred,	7,097 35
Amount at risk,	1,791,304 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus February 2, 1898,	\$50,000 00
Net premiums earned,	\$379,725 50
Interest, etc., earned,	16,235 21
Total premiums and interest earned,	\$395,960 71
Net losses incurred,	\$255,326 10
Expenses incurred,	173,872 08
Total losses and expenses incurred,	429,198 18
Net loss for the year,	\$33,237 47
Paid in by stockholders on surplus account,	50,000 00
Increase in surplus for the year,	16,762 53
Surplus at end of year,	\$66,762 53
Ratio of net losses incurred to net premiums earned, 67.24 per cent.	
Ratio of expenses incurred to net premiums earned, 45.81 per cent.	

UNION INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated February 6, 1804. Commenced business July 25, 1803.

CHARLES S. HOLLINSHEAD, *President*. EDGAR R. DANNELS, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897, \$589,703 00

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$336,539 38
Deduct re-insurance, etc.,	62,677 11
Net cash received for premiums,	\$273,862 27
Deposit premiums received on perpetual risks,	686 83
Rents from company's property,	2,348 47
Interest on mortgage loans,	345 00
Interest on collateral loans,	1,232 05
Interest on bonds and dividends on stocks,	16,803 55
Profits on sale or maturity of ledger assets,	2,829 10
Profit and loss,	60 84
Total income,	298,168 11
Total,	\$887,871 11

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$210,436 43	
Deduct salvage and re-insurance, . . .	10,496 51	
Net amount paid for losses,	\$199,939 92	
Deposit premiums returned,	2,118 58	
Cash paid stockholders for interest or dividends (amount declared during the year, \$12,000), .	12,000 00	
Commissions or brokerage to agents,	51,435 70	
Salaries and allowances to agents,	16,101 85	
Salaries, fees and all other charges of officers, \$16,- 580.08; clerks, \$9,629.64,	26,209 72	
Taxes on premiums, \$4,906.47; on real estate, \$1,998.00,	6,904 47	
Insurance department fees and agents' licenses, . .	2,669 75	
Tax on franchise,	717 07	
Advertising, printing and stationery,	6,698 84	
Legal expenses,	233 70	
Repairs and expenses on real estate,	3,594 19	
Miscellaneous expenses,	13,255 80	
Profit and loss,	8,001 18	
Total disbursements,	\$349,880 77	
Balance December 31, 1898,	\$537,990 34	
Invested in the following :		
LEDGER ASSETS.		
Book value of real estate unincumbered,	\$159,076 32	
Mortgage loans on real estate, first liens,	9,900 00	
Loans secured by pledge of bonds, stocks or other collaterals,	13,800 00	
Book value of bonds, \$263,891.93; stocks, \$67,008.79,	330,900 72	
Cash in company's office,	1,853 21	
Cash deposited in bank,	12,479 52	
Cash in hands of manager at San Francisco, . . .	8,980 57	
Bills receivable,	1,000 00	
Total net ledger assets as per balance,	\$537,990 34	
NON-LEDGER ASSETS.		
Interest accrued on mortgages,	247 50	
Market value of real estate over book value,	923 68	
Market value of bonds and stocks over book value,	29,250 28	
Gross premiums in course of collection,	\$47,766 28	
Deduct cost of collection, commission, etc.,	11,343 07	
Net amount of uncollected premiums,	36,423 21	
Due from perpetual insurance,	742 50	
Premiums more than three months due,	\$681 54	
Gross assets,	\$605,577 51	

LIABILITIES.

Losses adjusted and unpaid,	\$11,136 08	
Losses unadjusted and reported,	21,492 94	
Losses resisted,	500 00	
Total,	\$33,129 02	
Deduct re-insurance thereon,	954 09	
Net amount of unpaid losses,		\$32,174 93
Unearned premiums on fire risks, one year or less,	\$91,760 05	
Unearned premiums on fire risks, more than one year,	100,753 94	
Total unearned premiums,		192,513 99
Amount reclaimable on perpetual fire policies,		33,731 76
Stock fractions,		29 70
Total liabilities except capital,		\$258,450 38
Paid-up capital,		200,000 00
Surplus over capital,		147,127 13
Total,		\$605,577 51

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$39,527,476	\$428,515 15
Written or renewed in 1898,	32,547,254	318,324 99
Total,	\$72,074,730	\$746,840 14
Deduct risks expired and terminated,	33,343,920	361,731 74
In force at the end of the year,	\$38,730,810	\$385,108 40
Deduct amount re-insured,	1,297,139	13,428 30
Net amount in force,	\$37,433,671	\$371,680 10
Perpetual risks in force (not included above),	1,282,741	37,479 73

General Interrogatories.

Losses incurred during the year,	\$181,611 97
Company's stock owned by the directors at par value,	41,680 00
Loaned to officers and directors,	13,800 00

Business in New Jersey in 1898.

Fire risks written,	\$1,026,035 00
Premiums received,	8,263 58
Losses paid,	2,504 61
Losses incurred,	3,609 01

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$170,393 21
Net premiums earned,	\$285,014 31
Interest, etc., earned,	25,710 16
Total premiums and interest earned,	\$310,724 47
Net losses incurred,	\$192,039 78
Expenses incurred,	129,950 77
Total losses and expenses incurred,	321,990 55
Net loss for the year,	\$11,266 08
Dividends incurred,	12,000 00
Decrease in surplus for the year,	23,266 08
Surplus at end of year,	\$147,127 13
Ratio of net losses incurred to net premiums earned, 67.37 per cent.	
Ratio of expenses incurred to net premiums earned, 45.59 per cent.	

UNITED FIREMEN'S INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 2, 1860.

Commenced business April 1, 1861.

ROBERT B. BEATH, *President*.DENNIS J. SWEENY, *Secretary*.

PAID-UP CAPITAL, \$300,000.

Balance of net ledger assets, December 31, 1897, \$1,428,248 87

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$306,838 63
Deduct re-insurance, etc.,	63,076 08
Net cash received for premiums,	\$243,762 55
Deposit premiums received on perpetual risks,	30,935 59
Rents from company's property,	5,842 55
Interest on mortgage loans,	40,283 92
Interest on collateral loans,	2,284 96
Interest on bonds and dividends on stocks,	23,359 66
Profits on sale or maturity of ledger assets,	3,481 20
Profit and loss,	1,708 42
Total income,	351,658 85
Total,	\$1,779,907 72

DISBURSEMENTS DURING THE YEAR.

Gross amount paid for fire losses,	\$169,574 20
Deposit premiums returned,	15,451 45
Cash paid stockholders for interest or dividends, (amount declared during the year, \$30,000), . .	30,000 00
Commissions or brokerage to agents,	56,719 97
Salaries, fees and all other charges of officers, clerks and other employes,	26,960 55
Taxes on premiums, \$4,529.28; on real estate, \$2,520.05,	7,049 33
Insurance department fees and agents' licenses, . .	1,616 62
Municipal licenses, \$198; tax on franchise, \$1,625 40,	1,823 40
Advertising, printing and stationery,	5,360 27
Legal expenses,	759 96
Repairs and expenses on real estate,	4,587 88
Miscellaneous expenses,	16,815 68
Loss on sales or maturity of ledger assets,	798 50
All other disbursements,	2,477 46
Total disbursements,	<u>\$339,995 27</u>
Balance December 31, 1898,	\$1,439,912 45

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$187,677 86
Mortgage loans on real estate, first liens,	651,769 94
Loans secured by pledge of bonds, stocks or other collaterals,	51,500 00
Book value of bonds, \$429,710.38; stocks, \$65,460.50,	495,176 88
Cash in company's office,	3,934 87
Cash deposited in bank,	49,652 90
All other items,	200 00
Total net ledger assets as per balance,	<u>\$1,439,912 45</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	10,885 98
Interest accrued on bonds and stocks,	171 66
Interest accrued on collateral loans,	938 53
Rents accrued on company's property or lease,	383 16
Market value of bonds and stocks over book value,	35,320 12
Gross premiums in course of collection,	\$40,331 11
Deduct cost of collection, commission, etc.,	9,045 86
Net amount of uncollected premiums,	<u>31,285 25</u>
Due from other companies for re-insurance on losses paid, . . .	2,079 50
Perpetual deposits in course of collection,	3,258 92
Premiums more than three months due,	\$959 75
Gross assets,	<u>\$1,524,235 57</u>

Items Not Admitted.

Depreciation from book value of real estate, to bring same to market value,	727 86
Total admitted assets,	\$1,523,507 71

LIABILITIES.

Losses adjusted and unpaid,	\$13,064 59
Losses unadjusted and reported,	16,019 12
Losses resisted,	8,509 68
Amount of unpaid losses,	\$37,593 39
Unearned premiums on fire risks, one year or less,	\$86,265 62
Unearned premiums on fire risks, more than one year,	122,605 18
Total unearned premiums,	208,870 80
Amount reclaimable on perpetual fire policies,	718,288 44
Salaries, rent, taxes and miscellaneous expenses due and accrued,	2,235 99
Return premiums,	3,643 78
Re-insurance premiums,	1,507 22
Total liabilities except capital,	\$972,139 62
Paid-up capital,	300,000 00
Surplus over capital,	251,368 09
Total,	\$1,523,507 71

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$38,887,423	\$411,365 62
Written or renewed in 1898,	32,267,489	304,582 85
Total,	\$71,154,912	\$715,948 47
Deduct risks expired and terminated,	29,224,720	303,471 92
In force at the end of the year,	\$41,930,192	\$412,476 55
Deduct amount re-insured,	2,098,345	22,967 61
Net amount in force,	\$39,831,847	\$389,508 94
Perpetual risks in force (not included above),	34,824,199	794,649 18

General Interrogatories.

Losses incurred during the year,	\$172,030 84
Company's stock owned by the directors at par value,	82,410 00
Loaned to officers and directors,	9,300 00
Loaned to stockholders, not officers,	18,000 00

Business in New Jersey in 1898.

Fire risks written,	\$737,922 00
Premiums received,	7,118 83
Losses paid,	2,729 76
Losses incurred,	3,865 97
Amount at risk,	1,217,618 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$247,757 29
Net premiums earned,	\$238,490 17
Interest, etc., earned,	77,913 58
Total premiums and interest earned,	\$316,403 75
Net losses incurred,	\$168,257 56
Expenses incurred,	114,535 39
Total losses and expenses incurred,	282,792 95
Net gain for the year,	\$33,610 80
Dividends incurred,	30,000 00
Increase in surplus for the year,	3,610 80
Surplus at end of year,	\$251,368 09
Ratio of net losses incurred to net premiums earned, 70.55 per cent.	
Ratio of expenses incurred to net premiums earned, 48.02 per cent.	

UNITED STATES FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April 1, 1824.

Commenced business April 9, 1824.

W. W. UNDERHILL, *President.*S. M. CRAFT, *Secretary.*

PAID-UP CAPITAL, \$250,000.

Balance of net ledger assets, December 31, 1897, \$613,972 58

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums, . .	\$325,959 14	\$48,354 00	
Deduct re-insurance, etc.,	84,892 68	8,131 58	
Net cash received for premiums, . . .	\$241,066 46	\$40,222 42	\$281,288 88
Interest on mortgage loans,			18,958 94

Interest on bonds and dividends on stocks,	\$10,084 22	
Profit and loss,	32 50	
Total income,		\$310,364 54
Total,		\$924,337 12

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$118,370 82	\$31,683 95	
Deduct salvage and re-insurance,	16,627 69		
Net amount paid for losses,	\$101,743 13	\$31,683 95	\$133,427 08
Cash paid stockholders for interest or dividends (amount declared during the year, \$20,000),			20,000 00
Commissions or brokerage to agents,			77,991 93
Rents,			7,000 00
Salaries, fees and all other charges of officers, \$16,816.66; clerks, \$9,201.76,			26,018 42
Taxes on premiums, \$3,876.81; on other investments, \$2,562.60,			6,439 41
Insurance department fees and agents' licenses,			1,113 34
Tax on franchise,			467 70
Advertising, printing and stationery,			3,400 57
Furniture and fixtures,			1,483 39
Miscellaneous expenses,			16,446 26
Total disbursements,			\$293,788 10
Balance December 31, 1898,			\$630,549 02
Invested in the following :			

LEDGER ASSETS.

Mortgage loans on real estate, first liens,	\$385,200 00	
Book value of bonds, \$180,221.18; stocks, \$54,466.75,	234,687 93	
Cash in company's office,	2,194 39	
Cash deposited in bank,	8,466 70	
Total net ledger assets as per balance,		\$630,549 02

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,		2,582 47
Interest accrued on bonds and stocks,		2,227 00
Market value of bonds and stocks over book value,		55,302 07
Gross premiums in course of collection,	\$63,534 23	
Deduct cost of collection, commission, etc.,	15,562 13	
Net amount of uncollected premiums,		47,972 10
Due from other companies for re-insurance on losses paid,		2 18
Gross assets,		\$738,634 84

LIABILITIES.

Losses adjusted and unpaid,	\$6,291 20	
Losses unadjusted and reported,	27,198 06	
Losses resisted,	4,693 21	
Total,	\$38,182 47	
Deduct re-insurance thereon,	6,706 00	
Net amount of unpaid losses,		\$31,476 47
Unearned premiums on fire risks, one year or less,	\$81,991 58	
Unearned premiums on fire risks, more than one year,	116,424 00	
Unearned premiums on inland navigation risks,	17,670 58	
Total unearned premiums,		216,086 16
Salaries, rent, taxes and miscellaneous expenses due and accrued,		1,166 00
Return premiums,		11,447 33
Re-insurance premiums,		775 86
Total liabilities except capital,		\$260,951 82
Paid-up capital,		250,000 00
Surplus over capital,		227,683 02
Total,		\$738,634 84

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$43,740,712	\$441,501 81
Written or renewed in 1898,	32,838,579	326,322 40
Total,	\$76,579,291	\$767,824 21
Deduct risks expired and terminated,	36,339,981	357,312 51
In force at the end of the year,	\$40,239,310	\$410,511 70
Deduct amount re-insured,	3,646,940	32,057 93
Net amount in force,	\$36,592,370	\$378,453 77

	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$1,181,634	\$33,148 21
Written or renewed in 1898,	2,160,619	48,369 28
Total,	\$3,342,253	\$81,517 49
Deduct risks expired and terminated,	1,912,198	42,477 29
In force at the end of the year,	\$1,430,055	\$39,040 20
Deduct amount re-insured,	80,800	3,699 04
Net amount in force,	\$1,349,255	\$35,341 16

General Interrogatories.

Losses incurred during the year (fire, \$101,322.63; marine and inland, \$32,908.99),	\$134,231 62
Company's stock owned by the directors at par value,	66,850 00

Amounts deposited for the exclusive protection of policyholders
in other States or Countries :

State or Country.	Value of Deposits.	Liabilities.
Oregon,	\$55,937 00	\$1,994 49
Virginia,	12,900 00	12,138 76
	<hr/> \$68,837 00	<hr/> \$14,133 25

Business in New Jersey in 1898.

Fire risks written,	\$632,570 00
Premiums received,	4,724 22
Losses paid,	3,535 20
Losses incurred,	3,535 20
Amount at risk,	676,081 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$206,355 25
Net premiums earned,	\$285,818 48
Interest, etc., earned,	30,469 63
Total premiums and interest earned,	<hr/> \$316,288 11
Net losses incurred,	\$133,681 04
Expenses incurred,	141,279 30
Total losses and expenses incurred,	<hr/> 274,960 34
Net gain for the year,	<hr/> \$41,327 77
Dividends incurred,	20,000 00
Increase in surplus for the year,	<hr/> 21,327 77
Surplus at end of year,	<hr/> \$227,683 02
Ratio of net losses incurred to net premiums earned, 46.77 per cent.	
Ratio of expenses incurred to net premiums earned, 49.42 per cent.	

VICTORIA FIRE INSURANCE COMPANY OF NEW YORK.

NEW YORK CITY.

Incorporated, 1896.

Commenced business, 1896.

HENRY H. HALL, *President.*

E. K. BEDDALL, *Secretary.*

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1897, \$272,813 03

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$85,241 64	
Deduct re-insurance, etc.,	25,808 84	
Net cash received for premiums,		\$59,432 80
Interest on bonds and dividends on stocks,		8,598 36
Total income,		\$68,031 16
Total,		\$340,844 19

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$74,167 99	
Deduct salvage and re-insurance,	4,847 66	
Net amount paid for losses,		\$69,320 33
Cash paid stockholders for interest or dividends (amount declared during the year, \$5,000),		5,000 00
Commissions or brokerage to agents,		10,562 15
Rents,		600 00
Salaries, fees and all other charges of officers, \$1,950.00; clerks, \$4,833.38,		6,783 38
Taxes on premiums,		3,093 04
Advertising, printing and stationery,		704 85
Miscellaneous expenses,		3,996 99
Total disbursements,		\$100,060 74
Balance December 31, 1898,		\$240,783 45

Invested in the following :

LEDGER ASSETS.

Book value of bonds, \$208,562.50; stocks, \$10,- 920.00,	\$219,482 50
Cash deposited in bank,	17,245 27
Agents' debit balances,	5,002 74
Total,	\$241,730 51
Deduct ledger liabilities,	947 06
Total net ledger assets as per balance,	\$240,783 45

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks,	1,807 82
Market value of bonds and stocks over book value,	16,391 50
Gross assets,	\$258,982 77

LIABILITIES.

Losses unadjusted and reported,		\$5,426 72
Unearned premiums on fire risks, one year or less,	\$25,218 19	
Unearned premiums on fire risks, more than one year,	4,071 08	
Total unearned premiums,		29,289 27
Total liabilities except capital,		\$34,715 99
Paid-up capital,		200,000 00
Surplus over capital,		24,266 78
Total,		\$258,982 77

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$7,798,294	\$80,795 76
Written or renewed in 1898,	8,840,160	85,241 64
Total,	\$16,638,454	\$166,037 40
Deduct risks expired and terminated,	11,126,700	107,977 74
In force at the end of the year,	\$5,511,754	\$58,059 66
Deduct amount re-insured,	313,680	2,371 86
Net amount in force,	\$5,198,074	\$55,687 80

General Interrogatories.

Losses incurred during the year,	\$55,305 70
Company's stock owned by the directors at par value,	32,500 00

Business in New Jersey in 1898.

Fire risks written,	\$175,598 00
Premiums received,	1,536 31
Losses paid,	1,696 39
Losses incurred,	1,683 01

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,		\$30,130 09
Net premiums earned,	\$71,453 99	
Interest, etc, earned,	8,728 18	
Total premiums and interest earned,		\$80,182 17
Net losses incurred,	\$55,305 07	
Expenses incurred,	25,740 41	
Total losses and expenses incurred,		81,045 48
Net loss for the year,		\$863 31
Dividends incurred,		5,000 00
Decrease in surplus for the year,		\$5,863 31
Surplus at end of year,		\$24,266 78
Ratio of net losses incurred to net premiums earned, 77.42 per cent.		
Ratio of expenses incurred to net premiums earned, 36.58 per cent.		

WASHINGTON ASSURANCE COMPANY OF THE CITY OF NEW YORK.

NEW YORK CITY.

Incorporated January 12, 1898.

Commenced business January 12, 1898.

S. S. PALMER, *President*.E. E. HALL, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Net ledger assets, January 12, 1898 (capital stock and surplus), . \$300,000 00

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums,	\$212,373 34	\$1,535 75	
Deduct re-insurance, &c.,	47,976 68	153 57	
Net cash received for premiums, .	\$164,396 66	\$1,382 18	\$165,778 84
Interest on bonds,			7,435 26
Total income,			173,214 10
Total,			\$473,214 10

DISBURSEMENTS DURING THE YEAR.

Gross amount paid for fire losses,	\$84,102 04
Commissions or brokerage to agents,	45,748 36
Salaries, fees and all other charges of officers, . .	2,115 00
Taxes on premiums,	1,825 46
Insurance department fees and agents' licenses, . .	1,277 38
Legal expenses,	503 05
All other disbursements,	348 13
Total disbursements,	\$135,919 42
Balance December 31, 1898,	\$337,294 68

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$307,500 00
Cash in company's office,	7,982 41
Cash deposited in bank,	21,812 27
Total net ledger assets as per balance,	\$337,294 68

NON-LEDGER ASSETS.

Interest accrued on bonds,	\$416 67
Interest accrued on other assets,	61 82

Gross premiums in course of collection,	\$41,618 43	
Deduct cost of collection, commission, etc.,	10,835 00	
Net amount of uncollected premiums,		\$30,783 43
Premiums more than three months due,	\$1,205 61	
Gross assets,		\$368,556 60

LIABILITIES.

Losses unadjusted and reported,	\$29,661 18	
Deduct re-insurance thereon,	1,250 00	
Net amount of unpaid losses,		\$28,411 18
Unearned premiums on fire risks, one year or less, .	\$79,436 05	
Unearned premiums on fire risks, more than one year,	3,980 83	
Unearned premiums on inland navigation risks, . .	3,995 12	
Total unearned premiums,		87,412 00
Return premiums,		3,388 53
Re-insurance premiums,		3,318 87
Total liabilities except capital,		\$122,530 58
Paid-up capital,		200,000 00
Surplus over capital,		46,026 02
Total,		\$368,556 60

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
Written or renewed in 1898,	\$28,186,875	\$248,591 76
Deduct risks expired and terminated,	9,858,747	79,717 04
In force at the end of the year,	\$18,328,128	\$168,874 72
Deduct amount re-insured,	524,563	5,167 67
Net amount in force,	\$17,803,565	\$163,707 05

	Marine and Inland Risks.	Premiums.
Written or renewed in 1898,	\$391,440	\$8,141 37
Deduct risks expired and terminated,	44,926	151 11
In force at the end of the year,	\$346,514	\$7,990 26

General Interrogatories.

Losses incurred during the year (fire, \$109,805.72; marine and inland, \$2,707.50),	\$112,513 22
Company's stock owned by the directors at par value,	85,000 00

Business in New Jersey in 1898.

Fire risks written,	\$906,587 00
Premiums received,	8,853 60
Losses paid,	1,284 48
Losses incurred,	2,515 80

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$100,000 00
Net premiums earned,	\$113,277 87
Interest, etc , earned,	7,913 75
Total premiums and interest earned,	\$121,191 62
Net losses incurred,	\$112,513 22
Expenses incurred,	62,652 38
Total losses and expenses incurred,	175,165 60
Net loss (decrease in surplus) for the year,	53,973 98
Surplus at end of year,	\$46,026 02
Ratio of net losses incurred to net premiums earned, 99.32 per cent.	
Ratio of expenses incurred to net premiums earned, 55.31 per cent.	

WESTCHESTER FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated March 14, 1837.

Commenced business January 1, 1870.

GEORGE R. CRAWFORD, *President*.M. O. BROWN, *Secretary*.

PAID-UP CAPITAL, \$300,000.

Balance of net ledger assets, December 31, 1897, \$2,166,206 71

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$1,452,929 03
Deduct re-insurance, etc.,	248,491 05
Net cash received for premiums,	\$1,204,437 98
Rents from company's property,	965 30
Interest on mortgage loans,	27,388 11
Interest on collateral loans,	292 50
Interest on bonds and dividends on stocks,	66,122 50
Interest from all other sources,	248 83
Profits on sale or maturity of ledger assets,	10,168 75
Total income,	1,309,623 97
Total,	\$3,475,830 68

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$729,228 10
Deduct salvage and re-insurance,	59,092 18
Net amount paid for losses,	\$670,135 92
Cash paid stockholders for interest or dividends (amount declared during the year, \$30,000),	30,000 00
Commissions or brokerage to agents,	277,668 57
Salaries, fees and all other charges of officers, \$39,000; clerks, \$42,537.65; other employes, \$27,600,	\$109,137 65
Taxes on premiums, \$30,007.49; on real estate, \$3,823.24,	33,830 73
Insurance department fees and agents' licenses,	5,720 80
Municipal licenses, \$3,080.50; tax on franchise, \$1,287.58,	4,368 08
Advertising, printing and stationery,	21,447 82
Legal expenses,	950 00
Repairs and expenses on real estate,	651 94
Furniture and fixtures,	2,260 90
Miscellaneous expenses,	80,909 28
Loss on sales or maturity of ledger assets,	50 00
Total disbursements,	\$1,237,131 69
Balance December 31, 1898,	\$2,238,698 99

Invested in the following :

LEDGER ASSETS. .

Book value of real estate, unincumbered,	\$222,887 01
Mortgage loans on real estate, first liens,	512,450 00
Loans secured by pledge of bonds, stocks or other collaterals,	2,500 00
Book value of bonds, \$430,213.88; stocks, \$947,- 762.50,	1,377,976 38
Cash deposited in bank,	122,885 60
Total net ledger assets as per balance,	\$2,238,698 99

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	8,963 95
Market value of real estate over book value,	112 99
Market value of bonds and stocks over book value,	213,123 62
Gross premiums in course of collection,	\$266,243 14
Deduct cost of collection, commission, etc.,	67,927 35
Net amount of uncollected premiums,	198,315 79
Premiums more than three months due,	\$16,029 80
Gross assets,	\$2,659,215 34

LIABILITIES.

Losses adjusted and unpaid,	\$29,168 88	
Losses unadjusted and reported,	120,324 97	
Losses resisted,	7,983 00	
Total,	\$157,476 85	
Deduct re-insurance thereon,	25,336 66	
Net amount of unpaid losses,		\$132,140 19
Unearned premiums on fire risks, one year or less,	\$406,076 90	
Unearned premiums on fire risks, more than one year,	662,238 70	
Total unearned premiums,		1,068,315 60
Salaries, rent, taxes and miscellaneous expenses due and accrued,		24,239 16
Total liabilities except capital,		\$1,224,694 95
Paid-up capital,		300,000 00
Surplus over capital,		1,134,520 39
Total,		\$2,659,215 34

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$202,407,627	\$2,190,474 84
Written or renewed in 1898,	146,482,627	1,473,289 77
Total,	\$348,890,254	\$3,663,764 61
Deduct risks expired and terminated,	140,118 924	1,455,651 71
In force at the end of the year,	\$208,771,330	\$2,208,112 90
Deduct amount re-insured,	11,823,041	126,510 98
Net amount in force,	\$196,948,289	\$2,081,601 92

General Interrogatories.

Losses incurred during the year,	\$699,727 13
Company's stock owned by the directors at par value,	96,820 00

Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$28,000 00	\$26,325 20
Oregon,	56,000 00	6,084 86
Virginia,	16,000 00	13,118 25
	\$100,000 00	\$45,528 31

Business in New Jersey in 1898.

Fire risks written,	\$6,628,006 00
Premiums received,	62,771 15
Losses paid,	29,926 86

Losses incurred,	\$23,246 72
Amount at risk,	9,942,009 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$999,827 61
Net premiums earned,	\$1,236,586 51
Interest, etc., earned,	195,029 43
Total premiums and interest earned,	\$1,431,615 94
Net losses incurred,	\$693,526 66
Expenses incurred,	573,396 50
Total losses and expenses incurred,	1,266,923 16
Net gain for the year,	\$164,692 78
Dividends incurred,	30,000 00
Increase in surplus for the year,	\$134,692 78
Surplus at end of year,	\$1,134,520 39
Ratio of net losses incurred to net premiums earned, 51.71 per cent.	
Ratio of expenses incurred to net premiums earned, 46.28 per cent.	

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

BROOKLYN, N. Y.

Incorporated March, 1853. Commenced business March, 1853.

MARSHALL S. DRIGGS, *President*. FREDERICK H. WAY, *Secretary*.

PAID-UP CAPITAL, \$250,000.

Balance of net ledger assets, December 31, 1897, \$1,613,560 39

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$721,747 06
Deduct re-insurance, etc.,	105,316 82
Net cash received for premiums,	\$616,430 24
Rents from company's property (including \$15,500 for company's use of own buildings),	44,600 23
Interest on mortgage loans,	11,130 56
Interest on bonds and dividends on stocks,	39,637 12
Profits on sale or maturity of ledger assets,	88,691 99
Total income,	\$800,490 14
Total,	\$2,414,050 53

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$306,701 03	
Deduct salvage and re-insurance,	24,867 55	
Net amount paid for losses,		\$281,833 48
Cash paid stockholders for interest or dividends (amount declared during the year, \$50,000),	49,055 00	
Commissions or brokerage to agents,	159,202 02	
Rents (including \$15,500 for company's use of own buildings),	17,200 00	
Salaries, fees and all other charges of officers, \$22,250; clerks, \$46,596.09,	68,846 09	
Taxes on premiums, \$6,765.51; on real estate, \$6,- 469.36,	13,234 87	
Insurance department fees and agents' licenses,	2,701 18	
Municipal licenses, \$1,163 14; tax on franchise, \$145.00,	1,308 14	
Advertising, printing and stationery,	6,200 39	
Legal expenses,	196 00	
Repairs and expenses on real estate,	11,821 21	
Miscellaneous expenses,	36,220 47	
Total disbursements,		\$647,818 85
Balance December 31, 1898,		\$1,766,231 68

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$632,574 13
Mortgage loans on real estate, first liens,	244,400 00
Book value of bonds, \$176,476.37; stocks, \$690,- 242.25,	866,718 62
Cash in company's office,	3,160 61
Cash deposited in bank,	19,378 32
Total net ledger assets as per balance,	\$1,766,231 68

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	1,338 68
Interest accrued on bonds and stocks,	4,579 38
Rents accrued on company's property or lease,	5,745 31
Market value of bonds and stocks over book value,	93,884 88
Gross premiums in course of collection,	\$94,883 25
Deduct cost of collection, commission, etc.,	21,181 77
Net amount of uncollected premiums,	73,701 48
Premiums more than three months due,	\$347 29
Gross assets,	\$1,945,481 41

LIABILITIES.

Losses adjusted and unpaid,	\$15,157 49	
Losses unadjusted and reported,	23,398 75	
Losses resisted,	5,313 04	
Total,	\$43,869 28	
Deduct re-insurance thereon,	3,402 36	
Net amount of unpaid losses,		\$40,466 92
Unearned premiums on fire risks, one year or less,	\$177,125 91	
Unearned premiums on fire risks, more than one year,	381,984 84	
Total unearned premiums,		\$559,110 75
Dividends to stockholders unpaid,		960 00
Salaries, rent, taxes and miscellaneous expenses due and ac- crued,		6,256 84
Re-insurance premiums,		1,888 78
Total liabilities except capital,		\$608,683 29
Paid-up capital,		250,000 00
Surplus over capital,		1,086,798 12
Total,		\$1,945,481 41

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$129,749,519	\$1,083,317 55
Written or renewed in 1898,	82,120 594	730,470 17
Total,	\$211,870,113	\$1,813,787 72
Deduct risks expired and terminated,	76,935,956	688,961 29
In force at the end of the year,	\$134,934,157	\$1,124,825 43
Deduct amount re-insured,	5,949,235	54,780 31
Net amount in force,	\$128,984,922	\$1,070,045 12

General Interrogatories.

Losses incurred during the year,	\$263,881 74
Company's stock owned by the directors at par value,	46,600 00
Amounts deposited for the exclusive protection of policyholders in other States or countries :	

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$27,500 00	\$18,258 94
Virginia,	13,500 00	4,697 48
	\$41,000 00	\$22,956 42

FIRE AND FIRE-MARINE

Business in New Jersey in 1898.

Fire risks written,	\$2,584,456 00
Premiums received,	19,702 88
Losses paid,	5,075 88
Losses incurred,	4,450 88
Amount at risk,	2,318,552 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$935,147 86
Net premiums earned,	\$591,799 19
Interest, etc., earned,	179,435 58
Total premiums and interest earned,	\$771,234 77
Net losses incurred,	\$263,881 74
Expenses incurred,	305,702 77
Total losses and expenses incurred,	569,584 51
Net gain for the year,	\$201,650 26
Dividends incurred,	50,000 00
Increase in surplus for the year,	151,650 26
Surplus at end of year,	\$1,086,798 12
Ratio of net losses incurred to net premiums earned, 44.58 per cent.	
Ratio of expenses incurred to net premiums earned, 51.65 per cent.	

WISCONSIN FIRE INSURANCE COMPANY.

MILWAUKEE, WIS.

Incorporated December 20, 1897.

Commenced business January 20, 1898.

H. AUG. LUEDKE, *President.*GUSTAV WOLLAEGER, *Secretary.*

PAID UP CAPITAL, \$200,000.

Net ledger assets, January 20 1898 (capital stock and surplus), . . . \$225,000 00

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$100,559 33
Deduct re-insurance, etc.,	22,118 69
Net cash received for premiums,	\$78,440 64
Interest on bonds,	1,315 86
Interest from all other sources,	4,655 41
Total income,	84,411 91
Total,	\$309,411 91

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$29,136 84	
Deduct salvage and re-insurance, . . .	2,353 74	
Net amount paid for losses,	\$26,783 10	
Commissions or brokerage to agents,	20,529 84	
Taxes on premiums,	148 87	
Insurance department fees and agents' licenses, . .	1,163 50	
Municipal licenses,	232 75	
Advertising, printing and stationery,	4,707 46	
Legal expenses,	35 00	
Miscellaneous expenses,	1,969 28	
Total disbursements,		\$55,569 80
Balance December 31, 1898,		\$253,842 11

Invested in the following :

LEDGER ASSETS.

Mortgage loans on real estate, first liens,	\$159,200 00	
Book value of bonds,	81,315 49	
Cash in company's office,	223 23	
Cash deposited in bank,	13,103 39	
Total net ledger assets as per balance,		\$253,842 11

NON-LEDGER ASSETS.

Interest accrued on mortgages,		2,196 63
Interest accrued on bonds,		2,022 58
Gross premiums in course of collection,	\$16,815 59	
Deduct cost of collection, commission, etc.,	4,203 89	
Net amount of uncollected premiums,		12,611 70
Gross assets,		\$270,673 02

Items Not Admitted.

Depreciation from book value of bonds to bring same to market value,		364 32
Total admitted assets,		\$270,308 70

LIABILITIES.

Losses adjusted and unpaid,	\$1,796 36	
Losses unadjusted and reported,	2,667 00	
Total,	\$4,463 36	
Deduct re-insurance thereon,	724 75	
Net amount of unpaid losses,		\$3,738 61

Unearned premiums on fire risks, one year or less, . . .	• \$31,854 00
Unearned premiums on fire risks, more than one year,	22,522 54
Total unearned premiums,	\$54,376 54
Total liabilities except capital,	\$58,115 15
Paid-up capital,	200,000 00
Surplus over capital,	12,193 55
Total,	\$270,308 70

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
Written or renewed in 1898,	\$10,418,582	\$117,374 92
Deduct risks expired and terminated,	1,761,630	18,130 15
In force at the end of the year,	\$8,656,952	\$99,244 77
Deduct amount re-insured,	679,142	8,749 95
Net amount in force,	\$7,977,810	\$90,494 82

General Interrogatories.

Losses incurred during the year,	\$30,521 71
Company's stock owned by the directors at par value,	125,000 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$25,000 00
Net premiums earned,	\$40,879 69
Interest, etc., earned,	9,826 16
Total premiums and interest earned,	\$50,705 85
Net losses incurred,	\$30,521 71
Expenses incurred,	32,990 59
Total losses and expenses incurred,	63,512 30
Net loss (decrease in surplus) for the year,	12,806 45
Surplus at end of year,	\$12,193 55
Ratio of net losses incurred to net premiums earned, 74.66 per cent.	
Ratio of expenses incurred to net premiums earned, 80.70 per cent.	

UNITED STATES BRANCHES

—OF—

FOREIGN FIRE AND FIRE-MARINE

INSURANCE COMPANIES.

Abstracts of Annual Statements for the Year
Ended December 31st, 1898.

(353)

UNITED STATES BRANCHES
OF
**Foreign Fire and Fire-Marine Insurance
Companies.**

AACHEN AND MUNICH FIRE INSURANCE COMPANY.

AIX LA-CHAPELLE, GERMANY.

Commenced business in United States 1895.

WEED & KENNEDY, *Resident Managers*, Hartford, Conn.

Balance of net ledger assets, December 31, 1897, \$777,157 38

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$607,759 03	
Deduct re-insurance, etc.,	137,588 89	
Net cash received for premiums,	\$470,170 14	
Interest on bonds,	21,520 00	
Interest from all other sources,	1,682 52	
Received from home office,	1,343 12	
Total income,	494,715 78	
Total,	\$1,271,873 16	

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$267,112 22	
Deduct salvage and re-insurance,	15,865 38	
Net amount paid for losses,	\$251,246 84	
Commissions or brokerage to agents,	92,193 55	
Rents,	3,163 00	
Salaries, fees and all other charges of officers, \$27,- 551.46; clerks, \$16,916.66; other employes, \$18,786.38,	63,254 50	
Taxes on premiums,	9,843 08	
Insurance department fees and agents' licenses,	2,594 87	

Municipal licenses, \$735.32; tax on franchise, \$33.91,	\$769 23	
Advertising, printing and stationery,	6,475 68	
Legal expenses,	285 63	
Furniture and fixtures,	63 00	
Miscellaneous expenses,	22,615 13	
Remitted to home office,	100,763 10	
Total disbursements,		\$553,267 61
Balance December 31, 1898,		\$718,605 55

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$613,127 50
Cash in company's office,	9 52
Cash deposited in bank,	82,781 74
Agents' debit balances,	23,051 74
Total,	\$718,970 50

LEDGER LIABILITIES.

Agents' credit balances,	364 95
Total net ledger assets as per balance,	\$718,605 55

NON-LEDGER ASSETS.

Interest accrued on bonds,	920 00
Market value of bonds over book value,	30,837 50
Gross premiums in course of collection,	\$46,229 12
Deduct cost of collection, commission, etc.,	4,934 40
Net amount of uncollected premiums,	41,294 72
Premiums more than three months due,	1,589 99
Gross assets,	\$791,657 77

Items Not Admitted.

Agents' debit balances, unsecured,	258 00
Total admitted assets,	\$791,399 77

LIABILITIES.

Losses adjusted and unpaid,	\$8,744 50
Losses unadjusted and reported,	19,982 06
Losses resisted,	5,175 00
Total,	\$33,901 56
Deduct re-insurance thereon,	799 59
Net amount of unpaid losses,	\$33,101 97

Unearned premiums on fire risks, one year or less, \$191,621 66	
Unearned premiums on fire risks, more than one year,	99,339 36
Total unearned premiums,	\$290,961 02
Return premiums,	2,336 65
Re-insurance premiums,	696 52
Total liabilities except deposit capital,	\$327,096 16
Deposit capital,	200,000 00
Surplus over deposit capital,	264,303 61
Total,	\$791,399 77

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$36,808,363	\$469,221 00
Written or renewed in 1898,	48,059,170	617,092 64
Total,	\$84,867,533	\$1,086,313 64
Deduct risks expired and terminated,	41,082,860	518,719 29
In force at the end of the year,	\$43,784,673	\$567,594 35
Deduct amount re-insured, *	3,056,328	35,161 52
Net amount in force,	\$40,728,345	\$532,432 83

General Interrogatories.

Losses incurred during the year,	\$255,900 33
Amounts deposited for the exclusive protection of policyholders in other States or countries :	
State or Country.	Value of Deposits. Liabilities.
Oregon,	\$64,500 00 \$7,579 80

Business in New Jersey in 1898.

Fire risks written,	\$2,971,194 00
Premiums received,	34,310 17
Losses paid,	8,609 06
Losses incurred,	12,963 44

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$356,528 59
Net premiums earned,	\$425,457 99
Interest, etc., earned,	37,097 54
Total premiums and interest earned,	\$462,555 53
Net losses incurred,	\$254,130 77
Expenses incurred,	201,229 76
Total losses and expenses incurred,	455,360 53
Net gain for the year,	\$7,195 00

Remitted to home office in excess of amount received,	\$99,419 98
Decrease in surplus for the year,	\$92,224 98
Surplus at end of year,	\$264,303 61
Ratio of net losses incurred to net premiums earned, 59.73 per cent.	
Ratio of expenses incurred to net premiums earned, 47.29 per cent.	

ATLAS ASSURANCE COMPANY.

LONDON, ENGLAND.

Commenced business in United States 1886.

J. M. NEUBERGER, *Resident Manager*, Chicago, Ill.

Balance of net ledger assets, December 31, 1897,	\$844,375 95
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INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$857,736 51	
Deduct re-insurance, etc.,	198,108 45	
Net cash received for premiums,	\$659,628 06	
Deposit premiums received on perpetual risks, . .	1,829 00	
Interest on bonds and dividends on stocks,	32,001 39	
Interest from all other sources,	1,095 30	
Income from all other sources,	292 06	
Received from home office,	229,905 07	
Total income,	924,750 88	
Total,	\$1,769,126 83	

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$373,397 34	
Deduct salvage and re-insurance,	30,761 39	
Net amount paid for losses,	\$342,635 95	
Commissions or brokerage to agents,	127,622 28	
Salaries and allowances to agents,	5,759 66	
Rents,	4,107 28	
Salaries, fees and all other charges of officers, \$23,- 277.75; clerks, \$18,446.56,	41,724 31	
Taxes on premiums,	12,302 01	
Insurance department fees and agents' licenses, . .	3,538 59	

Municipal licenses, \$1,131.28; tax on franchise, \$36.12,	\$1,167 40
Advertising, printing and stationery,	9,360 37
Legal expenses,	433 85
Furniture and fixtures,	771 84
Miscellaneous expenses,	46,317 37
Remitted to home office,	320,638 48
Total disbursements,	<u>\$916,379 39</u>
Balance December 31, 1898,	<u>\$852,747 44</u>

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$775,000 00
Cash in company's office,	629 42
Cash deposited in bank,	79,628 43
Bills receivable,	22 26
Total,	<u>\$855,280 11</u>
Deduct ledger liabilities,	2,532 67
Total net ledger assets as per balance,	<u>\$852,747 44</u>

NON-LEDGER ASSETS.

Interest accrued on bonds,	8,750 00
Market value of bonds over book value,	93,250 00
Gross premiums in course of collection,	\$110,496 96
Deduct cost of collection, commission, etc.,	15,817 03
Net amount of uncollected premiums,	<u>94,679 93</u>
Premiums more than three months due,	\$68 07
Gross assets,	<u>\$1,049,427 37</u>

Items Not Admitted.

Depreciation from book values of above net ledger assets, to bring same to market value, viz , cash in National Bank of Illinois (in liquidation),	<u>742 73</u>
Total admitted assets,	<u>\$1,048,684 64</u>

LIABILITIES.

Losses adjusted and unpaid,	\$11,223 73
Losses unadjusted and reported,	28,786 05
Losses resisted,	2,339 66
Total,	<u>\$42,349 44</u>
Deduct re-insurance thereon,	2,150 27
Net amount of unpaid losses,	<u>\$40,199 17</u>

Unearned premiums on fire risks, one year or less, . .	\$232,178 48
Unearned premiums on fire risks, more than one year,	228,163 98
Total unearned premiums,	\$460,342 46
Amount reclaimable on perpetual fire policies,	2,562 81
Salaries, rent, taxes and miscellaneous expenses due and accrued,	3,629 97
Re-insurance premiums,	3,951 21
Total liabilities except deposit capital,	\$510,685 62
Deposit capital,	200,000 00
Surplus over deposit capital,	337,999 02
Total,	\$1,048,684 64

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$75,774,989	\$866,037 29
Written or renewed in 1898,	85,300,925	881,904 10
Total,	\$161,075,914	\$1,747,941 39
Deduct risks expired and terminated,	77,451,543	791,134 07
In force at the end of the year,	\$83,624,371	\$956,807 32
Deduct amount re-insured,	7,512,498	80,685 89
Net amount in force,	\$76,111,873	\$876,121 43
Perpetual risks in force (not included above), . .	85,156	2,697 69

General Interrogatories.

Losses incurred during the year,		\$346,970 19
Amounts deposited for the exclusive protection of policyholders in other States or countries :		
State or Country.	Value of Deposits.	Liabilities.
New Mexico,	\$10,860 00	\$4,417 00
Ohio,	112,000 00	20,716 07
Oregon,	56,000 00	4,488 48
	\$178,860 00	\$29,621 55

Business in New Jersey in 1898.

Fire risks written,	\$2,790,550 00
Premiums received,	24,223 50
Losses paid,	5,319 85
Losses incurred,	6,394 90

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$360,642 52
Net premiums earned,	\$621,678 33
Interest, etc., earned,	43,986 55
Total premiums and interest earned, . . .	\$665,664 88

Net losses incurred,	\$346,970 19	
Expenses incurred,	250,604 78	
Total losses and expenses incurred,	\$597,574 97	
Net gain for the year,	\$68,089 91	
Remitted to home office in excess of amount received,	90,733 41	
Decrease in surplus for the year,	\$22,643 50	
Surplus at end of year,	\$337,999 02	
Ratio of net losses incurred to net premiums earned, 55.81 per cent.		
Ratio of expenses incurred to net premiums earned, 40.31 per cent.		

BALOISE FIRE INSURANCE COMPANY.

BASLE, SWITZERLAND.

Commenced business in United States January, 1891.

WEED & KENNEDY, *Resident Managers*, New York City.

Balance of net ledger assets, December 31, 1897,	\$656,643 00
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INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$425,464 28	
Deduct re-insurance, etc.,	108,065 56	
Net cash received for premiums,	\$317,398 72	
Interest on bonds,	20,508 80	
Interest from all other sources,	156 35	
Profits on sale or maturity of ledger assets,	2,268 47	
Total income,	340,332 34	
Total,	\$996,975 34	

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$148,993 78	
Deduct salvage and re-insurance,	18,746 85	
Net amount paid for losses,	\$130,246 93	
Commissions or brokerage to agents,	106,044 99	
Salaries, fees and all other charges of officers,	1,500 00	
Taxes on premiums,	1,145 59	
Insurance department fees and agents' licenses,	574 00	

Municipal licenses, \$76.50 ; tax on franchise, \$36.12,	\$112 62
Advertising, printing and stationery,	792 47
Miscellaneous expenses,	3,518 70
Remitted to home office,	1,969 51
Total disbursements,	<u>\$245,904 81</u>
Balance December 31, 1898,	\$751,070 53

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$671,537 04
Cash in company's office,	6,587 80
Cash deposited in bank,	72,945 69
Total net ledger assets as per balance,	<u>\$751,070 53</u>

NON-LEDGER ASSETS.

Interest accrued on bonds,	1,166 67
Market value of bonds over book value,	12,712 96
Gross premiums in course of collection,	\$78,268 16
Deduct cost of collection, commission, etc.,	20,125 64
Net amount of uncollected premiums,	58,142 52
Premiums more than three months due,	\$988 53
Gross assets,	<u>\$823,092 68</u>

LIABILITIES.

Losses adjusted and unpaid,	\$3,045 31
Losses unadjusted and reported,	25,508 62
Losses resisted,	1,875 00
Total,	\$30,428 93
Deduct re-insurance thereon,	1,584 68
Net amount of unpaid losses,	\$28,844 25
Unearned premiums on fire risks, one year or less,	\$128,973 55
Unearned premiums on fire risks more than one year,	53,314 19
Total unearned premiums,	182,287 74
Return premiums,	13,223 78
Re-insurance premiums,	3,865 33
Total liabilities except deposit capital,	<u>\$228,221 10</u>
Deposit capital,	200,000 00
Surplus over deposit capital,	394,871 58
Total,	<u>\$823,092 68</u>

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$14,368,586	\$163,309 68
Written or renewed in 1898,	43,684,561	442,759 79
Total,	\$58,053,147	\$606,069 47
Deduct risks expired and terminated,	26,663,272	257,759 40
In force at the end of the year,	\$31,389,875	\$348,310 07
Deduct amount re-insured,	1,294,893	14,481 42
Net amount in force,	\$30,094,982	\$333,828 65

General Interrogatories.

Losses incurred during the year,	\$156,991 66
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Business in New Jersey in 1898.

Fire risks written,	\$1,572,684 00
Premiums received,	16,783 41
Losses paid,	4,942 95
Losses incurred,	8,010 91

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$407,504 50
Net premiums earned,	\$232,846 83
Interest, etc., earned,	30,118 81
Total premiums and interest earned,	\$262,965 64
Net losses incurred,	\$156,122 77
Expenses incurred,	117,506 28
Total losses and expenses incurred,	273,629 05
Net loss for the year,	\$10,663 41
Remitted to home office,	1,969 51
Decrease in surplus for the year,	12,632 92
Surplus at end of year,	\$394,871 58
Ratio of net losses incurred to net premiums earned, 67.04 per cent.	
Ratio of expenses incurred to net premiums earned, 50.46 per cent.	

BRITISH AMERICA ASSURANCE COMPANY.

TORONTO, CANADA.

Commenced business in United States 1874.

GEORGE A. COX, *President*.P. H. SIMS, *Secretary*.

Balance of net ledger assets, December 31, 1897 (adjusted), . . \$1,167,082 32

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums, .	\$1,128,965 69	\$208,177 71	
Deduct re-insurance, &c.,	273,148 67	46,444 71	
Net cash received			
for premiums, . . .	\$855,817 02	\$161,733 00	\$1,017,550 02
Interest on bonds and dividends on stocks, . . .			42,776 04
Profits on sale or maturity of ledger assets, . . .			16,467 00
Total income,			1,076,793 06
Total,			\$2,243,875 38

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$611,047 84	\$133,462 11	
Deduct salvage and re-insurance, . . .	61,969 17	15,744 21	
Net amount paid for losses,	\$549,078 67	\$117,717 90	\$666,796 57
Commissions or brokerage to agents,			192,927 87
Rents,			4,320 00
Salaries, fees and all other charges of officers, \$9,280; clerks, \$19,222.41; other employes, \$20,530.01,			49,032 42
Taxes on premiums,			21,496 60
Insurance department fees and agents' licenses, .			6,822 32
Municipal licenses, \$3,409.57; tax on franchise, \$162.38,			3,571 95
Advertising, printing and stationery,			9,803 10
Legal expenses,			1,306 06
Miscellaneous expenses,			60,578 74
Loss on sales or maturity of ledger assets,			3,691 50
Remitted to home office,			32,144 94
Total disbursements,			\$1,052,492 07
Balance December 31, 1898,			\$1,191,383 31

Invested in the following :

LEDGER ASSETS.

Mortgage loans on real estate, first liens,	\$10,000 00	
Book value of bonds, \$976,501.50 ; stocks, \$12,- 000.00,	988,501 50	
Cash deposited in bank,	42,188 60	
Bills receivable,	6,368 48	
Agents' debit balances,	144,324 73	
<hr/>		
Total net ledger assets as per balance,	\$1,191,383 31	

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks,	9,712 51	
Market value of bonds and stocks over book value,	9,571 25	
<hr/>		
Gross assets,	\$1,210,667 07	

LIABILITIES.

Losses adjusted and unpaid,	\$60,602 05	
Losses unadjusted and reported,	57,889 69	
Losses resisted,	9,880 00	
<hr/>		
Amount of unpaid losses,	\$128,371 74	
Unearned premiums on fire risks, one year or less, . .	\$317,876 67	
Unearned premiums on fire risks, more than one year,	228,096 72	
Unearned premiums on inland navigation risks, . .	14,449 12	
Unearned premiums on marine risks,	4,443 71	
<hr/>		
Total unearned premiums,	564,866 22	
<hr/>		
Total liabilities except deposit capital,	\$693,237 96	
Deposit capital,	200 000 00	
Surplus over deposit capital,	317,429 11	
<hr/>		
Total,	\$1,210,667 07	

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$99,604,365	\$1,183,373 71
Written or renewed in 1898,	108,120,761	1,128,965 69
<hr/>		
Total,	\$207,725,126	\$2,312,339 40
Deduct risks expired and terminated,	94,627,756	1,187,918 70
<hr/>		
In force at the end of the year,	\$113,097,370	\$1,124,420 70
Deduct amount re-insured,	6,387,070	63,278 81
<hr/>		
Net amount in force,	\$106,710,300	\$1,061,141 89

	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$2,111,053	\$41,882 34
Written or renewed in 1898,	23,268,603	208,177 71
Total,	\$25,379,656	\$250,060 05
Deduct risks expired and terminated,	23,503,502	213,835 21
In force at the end of the year,	\$1,876,154	\$36,224 84

General Interrogatories.

Losses incurred during the year (fire, \$533,792.12; marine and inland, \$143,083.44),	\$676,875 56
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Amounts deposited for the exclusive protection of policyholders in other States or Countries:

State or Country.	Value of Deposits.	Liabilities.
California,	\$112,500 00	\$27,920 30
Georgia,	30,000 00	15,778 45
New Mexico,	10,000 00	8,446 54
Ohio,	112,125 00	42,046 35
Virginia,	27,355 25	11,020 46
	\$291,980 25	\$105,212 10

Business in New Jersey in 1898.

Fire risks written,	\$4,520,851 00
Premiums received,	28,234 57
Losses paid,	13,297 73
Losses incurred,	13,470 55
Amount at risk,	6,327,142 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$284,900 10
Net premiums earned,	\$1,047,667 86
Interest, etc., earned,	43,740 71
Total premiums and interest earned,	\$1,091,408 57
Net losses incurred,	\$676,875 56
Expenses incurred,	349,859 06
Total losses and expenses incurred,	1,026,734 62
Net gain for the year,	\$64,673 95
Remitted to home office,	32,144 94
Increase in surplus for the year,	32,529 01
Surplus at end of year,	\$317,429 11
Ratio of net losses incurred to net premiums earned, 64.60 per cent.	
Ratio of expenses incurred to net premiums earned, 33.39 per cent.	

CALEDONIAN INSURANCE COMPANY.

EDINBURGH, SCOTLAND.

Commenced business in United States 1890.

CHARLES H. POST, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1897,	\$2,043,156 43
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INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$1,563,071 24	
Deduct re-insurance, etc.,	384,173 21	
		<hr/>
Net cash received for premiums,	\$1,178,898 03	
Interest on bonds and dividends on stocks,	73,421 15	
		<hr/>
Total income,	\$1,252,319 18	
		<hr/>
Total,	\$3,295,475 61	

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$910,301 54	
Deduct salvage and re-insurance,	101,949 97	
		<hr/>
Net amount paid for losses,	\$808,351 57	
Commissions or brokerage to agents,	242,893 76	
Rents,	8,867 40	
Salaries, fees and all other charges of officers, \$32,666.00; clerks, \$38,785.69; other em- ployes, \$22,732.25,	94,183 94	
Taxes on premiums,	26,661 44	
Insurance department fees and agents' licenses,	6,858 59	
Municipal licenses, \$5,436.11; tax on franchise, \$263.91,	5,700 02	
Advertising, printing and stationery,	8,780 91	
Legal expenses,	179 53	
Furniture and fixtures,	1,449 04	
General and miscellaneous expenses,	53,024 84	
Loss on sales or maturity of ledger assets,	182 78	
Remitted to home office,	247,411 02	
		<hr/>
Total disbursements,	\$1,504,544 84	
		<hr/>
Balance December 31, 1898,	\$1,790,930 77	

Invested in the following :

LEDGER ASSETS.

Book value of bonds, \$1,684,940.20 ; stocks, \$26,- 178.89,	\$1,711,119 09
Cash in company's office,	427 10
Cash deposited in bank,	91,832 47
Bills receivable,	521 11
Agents' debit balances,	760 22
Re-insurance on losses paid,	2,901 55
Maps and furniture,	6,239 10
Total,	<u>\$1,813,800 64</u>

Ledger Liabilities.

Agents' credit balances, \$2,470.78 ; re-insurance, \$20,357.76 ; all other, \$41.33,	22,869 87
Total net ledger assets as per balance,	<u>\$1,790,930 77</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks,	20,871 63
Market value of bonds and stocks over book value,	21,575 91
Gross premiums in course of collection,	\$151,767 52
Deduct cost of collection, commission, &c.,	31,992 03
Net amount of uncollected premiums,	119,775 49
Premiums more than three months due,	\$3,959 66
Gross assets,	<u>\$1,953,153 80</u>

Items Not Admitted.

Maps and furniture,	\$6,239 10
Agents' debit balances, unsecured,	760 22
	<u>6,999 32</u>
Total admitted assets,	<u>\$1,946,154 48</u>

LIABILITIES.

Losses adjusted and unpaid,	\$98,671 72
Losses unadjusted and reported,	54,506 22
Losses resisted,	17,316 67
Total,	<u>\$170,494 61</u>
Deduct re-insurance thereon,	15,950 42
Net amount of unpaid losses,	<u>\$154,544 19</u>

Unearned premiums on fire risks, one year or less, .	\$440,166 43	
Unearned premiums on fire risks, more than one year,	459,664 15	
Total unearned premiums,		\$899,830 58
Contingent liabilities,		10,000 00
Total liabilities except deposit capital,		\$1,064,374 77
Deposit capital,		200,000 00
Surplus over deposit capital,		681,779 71
Total,		\$1,946,154 48

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$183,677,980	\$2,041,746 32
Written or renewed in 1898,	150,459,719	1,552,840 27
Total,	\$334,137,699	\$3,594,586 59
Deduct risks expired and terminated,	153,823,598	1,691,325 28
In force at the end of the year,	\$180,314,101	\$1,903,261 31
Deduct amount re-insured,	14,802,638	158,612 12
Net amount in force,	\$165,511,463	\$1,744,649 19

General Interrogatories.

Losses incurred during the year, \$787,830 76

Amounts deposited for the exclusive protection of policyholders
in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$26,500 00	\$15,166 37
Ohio,	112,000 00	42,183 97
Oregon,	58,750 00	3,308 42
Virginia,	26,250 00	13,226 94
	\$223,500 00	\$73,885 70

Business in New Jersey in 1898.

Fire risks written,	\$5,106,050 00
Premiums received,	48,687 53
Losses paid,	29,666 78
Losses incurred,	31,036 01
Amount at risk,	3,404,034 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$832,758 77
Net premiums earned,	\$1,214,069 52
Interest, etc., earned,	121,449 55
Total premiums and interest earned,	\$1,335,519 07

UNITED STATES BRANCHES OF

Net losses incurred,	\$787,830 76	
Expenses incurred,	451,256 35	
Total losses and expenses incurred,	<u>\$1,239,087 11</u>	
Net gain for the year,	\$96,431 96	
Remitted to home office,	<u>247,411 02</u>	
Decrease in surplus for the year,		\$150,979 06
Surplus at end of year,		<u>\$681,779 71</u>
Ratio of net losses incurred to net premiums earned, 64.89 per cent.		
Ratio of expenses incurred to net premiums earned, 37.17 per cent.		

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

LONDON, ENGLAND.

Commenced business in United States, 1871.

A. H. WRAY, *Assistant U. S. Manager*, New York City.

Balance of net ledger assets, December 31, 1897, \$3,141,071 62

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums, . . .	\$2,819,930 64	\$32,338 91	
Deduct re-insurance, etc., . .	584,055 58	7,380 66	
Net cash received for premiums,	\$2,235,875 06	\$24,958 25	\$2,260,833 31
Deposit premiums received on perpetual risks, . .			1,943 52
Rents from company's property (including \$13,250 for company's use of own buildings),			50,309 88
Interest on mortgage loans,			6,048 83
Interest on bonds and dividends on stocks,			77,556 78
Interest from all other sources,			475 96
Profits on sale or maturity of ledger assets,			<u>24,342 42</u>
Total income,			<u>2,421,510 70</u>
Total,			<u>\$5,562,582 32</u>

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$1,305,830 66	\$28,554 82	
Deduct salvage and re- insurance,	62,658 31	9,155 34	
Net amount paid for losses,	\$1,243,172 35	\$19,399 48	\$1,262,571 83

Commissions or brokerage to agents,	\$143,447 53	
Rents (including \$13,250 for company's use of own buildings),	25,473 34	
Salaries, fees and all other charges of officers, \$30,-600; clerks, \$66,288.83; other employes, \$49,-301.18,	146,130 01	
Taxes on premiums, \$47,462.85; on real estate, \$9,315.77; internal revenue taxes, \$5,915.60,	62,694 22	
Insurance department fees and agents' licenses,	9,530 82	
Municipal licenses, \$7,052.27; tax on franchise, \$338.91,	7,391 18	
Advertising, printing and stationery,	20,148 98	
Legal expenses,	367 05	
Repairs and expenses on real estate,	18,427 44	
Furniture and fixtures,	676 02	
Miscellaneous expenses,	96,968 13	
Reduction in book value of bonds,	5,108 04	
Paid to foreign re-insurance companies,	46,128 88	
Remitted to home office,	192,686 93	
		<hr/>
Total disbursements,	\$2,337,750 40	
		<hr/>
Balance December 31, 1898,	\$3,224,831 92	

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$888,148 69	
Mortgage loans on real estate, first liens,	265,500 00	
Book value of bonds, \$1,585,805.43; stocks, \$24,850, 1,610,655 43		
Cash in company's office,	16,026 65	
Cash deposited in bank,	435,244 39	
Bills receivable,	1,994 88	
Agents' debit balances,	2,149 66	
Due from other companies for re-insurance on losses paid,	5,112 22	
		<hr/>
Total net ledger assets as per balance,	\$3,224,831 92	

NON-LEDGER ASSETS.

Interest accrued on mortgages,	3,759 05	
Interest accrued on bonds and stocks,	26,654 13	
Rents accrued on company's property or lease,	7,414 56	
Market value of bonds and stocks over book value,	127,959 57	
Gross premiums in course of collection,	\$387,604 14	
Deduct cost of collection, commission, etc.,	47,434 74	
		<hr/>
Net amount of uncollected premiums,	340,169 40	
Premiums more than three months due,	\$4,483 00	
		<hr/>
Gross assets,	\$3,730,788 63	

Items Not Admitted.

Agents' debit balances, unsecured,	\$1,388 39	
Fire Underwriters' Salvage Ass'n stock,	1,000 00	
Bills receivable (past due),	446 38	
All other items,	2,594 91	
		<hr/>
		\$5,429 68
Total admitted assets,		<hr/>
		\$3,725,358 95

LIABILITIES.

Losses adjusted and unpaid,	\$59,073 75	
Losses unadjusted and reported,	147,740 00	
Losses resisted,	23,875 00	
		<hr/>
Total,	\$230,688 75	
Deduct re-insurance thereon,	1,905 00	
		<hr/>
Net amount of unpaid losses,		\$228,783 75
Unearned premiums on fire risks, one year or less,	\$840,097 42	
Unearned premiums on fire risks, more than one year,	974,207 77	
		<hr/>
Total unearned premiums,		1,814,305 19
Amount reclaimable on perpetual fire policies,		91,349 28
Return premiums,		5,369 99
Re-insurance premiums,		4,674 23
		<hr/>
Total liabilities except deposit capital,		\$2,144,482 44
Deposit capital,		200,000 00
Surplus over deposit capital,		1,380,876 51
		<hr/>
Total,		\$3,725,358 95

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$371,147,438	\$3,743,706 99
Written or renewed in 1898,	301,740,820	2,809,230 88
		<hr/>
Total,	\$672,888,258	\$6,552,937 87
Deduct risks expired and terminated,	284,181,702	2,893,079 90
		<hr/>
In force at the end of the year,	\$388,706,556	\$3,659,857 97
Deduct amount re-insured,	18,000,481	134,552 39
		<hr/>
Net amount in force,	\$370,706,075	\$3,525,305 58
Perpetual risks in force (not included above),	4,844,658	101,499 20
		<hr/>
	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$473,846	\$2,470 80
Written or renewed in 1898,	23,835,127	33,893 75
		<hr/>
Total,	\$24,308,973	\$36,364 55
Risks expired and terminated,	24,308,973	36,364 55

General Interrogatories.

Losses incurred during the year (fire, \$1,266,741.21 ; marine and inland, \$17,399.48 ; tornado, \$7,430.57), \$1,291,571 26

Amounts deposited for the exclusive protection of policyholders in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$28,000 00	\$70,988 00
Ohio,	112,000 00	60,265 00
Oregon,	56,000 00	12,194 00
Virginia,	56,000 00	31,067 00
	<hr/> \$252,000 00	<hr/> \$174,514 00

Business in New Jersey in 1898.

Fire risks written,	\$11,588,267 00
Premiums received,	83,180 53
Losses paid,	50,964 27
Losses incurred,	45,068 27
Amount at risk,	21,162,688 00
Tornado risks written,	444,921 00
Premiums received,	865 51
Losses paid,	61 19
Losses incurred,	134 02
Amount at risk,	1,097,892 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$1,286,906 57
Net premiums earned,	\$2,279,539 46
Interest, etc., earned,	144,624 23
Total premiums and interest earned,	\$2,424,163 69
Net losses incurred,	\$1,291,571 26
Expenses incurred,	799,806 68
Total losses and expenses incurred,	2,091,377 94
Net gain for the year,	\$332,785 75
Remitted to home office,	\$192,686 93
Paid to foreign re-insurance companies,	46,128 88
	<hr/> 238,815 81
Increase in surplus for the year,	93,969 94
Surplus at end of year,	\$1,380,876 51
Ratio of net losses incurred to net premiums earned, 56.70 per cent.	
Ratio of expenses incurred to net premiums earned, 35.09 per cent.	

HAMBURG-BREMEN FIRE INSURANCE COMPANY.

HAMBURG, GERMANY.

Commenced business in United States 1873.

F. O. AFFELD, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1897, \$1,405,973 94

INCOME DURING THE YEAR.

Fire.

Gross cash premiums, \$1,331,095 15

Deduct re-insurance, etc., 278,428 30

Net cash received for premiums, \$1,052,666 85

Interest on bonds, 57,921 83

Interest from all other sources, 835 45

Profits on sale or maturity of ledger assets, 27,444 66

Total income, 1,138,868 79

Total, \$2,544,842 73

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses, \$688,922 54

Deduct salvage and re-insurance, 67,882 58

Net amount paid for losses, \$621,039 96

Commissions or brokerage to agents, 196,065 41

Salaries and allowances to agents, 53,878 94

Rents, 9,816 75

Salaries, fees and all other charges of officers, clerks
and other employes, 46,235 11

Taxes on premiums, 18,932 76

Insurance department fees and agents' licenses, 3,703 75

Municipal licenses, \$7,456.57; tax on franchise, \$3,-
621.53, 11,078 10

Advertising, printing and stationery, 11,397 02

Legal expenses, 960 80

Miscellaneous expenses, 54,555 16

Remitted to home office, 135,520 51

Total disbursements, 1,163,184 27

Balance December 31, 1898, \$1,381,658 46

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$1,315,832 34	
Cash deposited in bank,	60,235 84	
Agents' debit balances,	5,590 28	
Total net ledger assets as per balance,		\$1,381,658 46

NON-LEDGER ASSETS.

Interest due and accrued on bonds,		17,987 49
Market value of bonds over book value,		74,398 92
Gross premiums in course of collection,	\$132,177 29	
Deduct cost of collection, commission, etc.,	32,120 07	
Net amount of uncollected premiums,		100,057 22
Gross assets,		\$1,574,102 09

Items Not Admitted.

Agents' debit balances, unsecured,		5,590 28
Total admitted assets,		\$1,568,511 81

LIABILITIES.

Losses adjusted and unpaid,	\$2,390 00	
Losses unadjusted and reported,	40,905 00	
Losses resisted,	16,925 00	
Amount of unpaid losses,		\$60,220 00
Unearned premiums on fire risks, one year or less,	\$396,098 43	
Unearned premiums on fire risks, more than one year,	404,693 52	
Total unearned premiums,		800,791 95
Total liabilities except deposit capital,		\$861,011 95
Deposit capital,		200,000 00
Surplus over deposit capital,		507,499 86
Total,		\$1,568,511 81

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$132,648,104	\$1,630,665 80
Written or renewed in 1898,	112,064,448	1,325,278 19
Total,	\$244,712,552	\$2,955 943 99
Deduct risks expired and terminated,	113,040,384	1,348,529 65
In force at the end of the year,	\$131,672,168	\$1,607,414 34
Deduct amount re-insured,	6,531,673	70,878 18
Net amount in force,	\$125,140,495	\$1,536,536 16

General Interrogatories.

Losses incurred during the year, \$600,599 96

Amounts deposited for the exclusive protection of policy-
holders in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$29,000 00	\$25,546 27
Oregon,	59,000 00	18,192 50
Virginia,	17,100 00	60,122 12
	<u>\$105,100 00</u>	<u>\$103,860 89</u>

Business in New Jersey in 1898.

Fire risks written,	\$3,604,115 00
Premiums received,	32,608 46
Losses paid,	9,511 95
Losses incurred,	9,171 95
Amount at risk,	<u>5,863,773 00</u>

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$502,177 98.
Net premiums earned,	\$1,052,700 64
Interest, etc., earned,	102,560 75
Total premiums and interest earned, . . .	<u>\$1,155,261 39</u>
Net losses incurred,	\$600,599 96
Expenses incurred,	413,819 04
Total losses and expenses incurred,	<u>1,014,419 00</u>
Net gain for the year,	\$140,842 39
Remitted to home office,	135,520 51
Increase in surplus for the year,	<u>5,321 88.</u>
Surplus at end of year,	\$507,499 86.
Ratio of net losses incurred to net premiums earned, 57 05 per cent.	
Ratio of expenses incurred to net premiums earned, 39.31 per cent.	

HELVETIA SWISS FIRE INSURANCE COMPANY.

ST. GALL, SWITZERLAND.

Commenced business in United States 1876.

WEED & KENNEDY, *Resident Managers*, New York City.

Balance of net ledger assets, December 31, 1897, \$752,961 32

INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$475,149 06	
Deduct re-insurance, etc.,	126,931 17	
Net cash received for premiums,	\$348,217 89	
Interest on bonds,	22,100 00	
Interest from all other sources,	1,260 17	
Profits on sale or maturity of ledger assets,	481 25	
Received from home office,	32,445 41	
Total income,		\$404,504 72
Total,		\$1,157,466 04

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$197,219 30	
Deduct salvage and re-insurance,	11,270 08	
Net amount paid for losses,	\$185,949 22	
Commissions or brokerage to agents,	90,969 64	
Salaries, fees and all other charges of officers,	3,249 99	
Taxes on premiums,	9,246 93	
Insurance department fees and agents' licenses,	2,348 83	
Municipal licenses, \$819.53; tax on franchise, \$2,552.62,	3,372 15	
Advertising, printing and stationery,	3,733 20	
Legal expenses,	7 69	
Miscellaneous expenses,	9,324 99	
Remitted to home office,	93,965 50	
Total disbursements,		402,168 14
Balance December 31, 1898,		\$755,297 90

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$635,964 86	
Cash in company's office,	352 23	
Cash deposited in bank,	118,980 81	
Total net ledger assets as per balance,		\$755,297 90

NON-LEDGER ASSETS.

Interest accrued on bonds,		3,516 67
Market value of bonds over book value,		14,297 64
Gross premiums in course of collection,	\$76,735 32	
Deduct cost of collection, commission, etc.,	16,437 68	
Net amount of uncollected premiums,		60,297 64
Premiums more than three months due,	\$536 34	
Gross assets,		\$833,409 85

LIABILITIES.

Losses unadjusted and reported,	\$27,223 77	
Losses resisted,	2,250 00	
Total,	\$29,473 77	
Deduct re-insurance thereon,	2,111 39	
Net amount of unpaid losses,		\$27,362 38
Unearned premiums on fire risks, one year or less, .	\$143,291 40	
Unearned premiums on fire risks, more than one year, .	55,515 39	
Total unearned premiums,		198,806 79
Salaries, rent, taxes and miscellaneous expenses due and accrued,		811 22
Return premiums,		10,218 18
Re-insurance premiums,		3,788 31
Total liabilities except deposit capital,		\$240,986 88
Deposit capital,		200,000 00
Surplus over deposit capital,		392,422 97
Total,		\$833,409 85

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$36,449,244	\$361,081 13
Written or renewed in 1898,	50,598,113	478,780 37
Total,	\$87,047,357	\$839,861 50
Deduct risks expired and terminated,	49,432,952	454,308 95
In force at the end of the year,	\$37,614,405	\$385,552 55
Deduct amount re-insured,	1,188,534	11,559 22
Net amount in force,	\$36,425,871	\$373,993 33

General Interrogatories.

Losses incurred during the year,	\$174,914 58
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Business in New Jersey in 1898.

Fire risks written,	\$1,634,732 00
Premiums received,	18,121 44
Losses paid,	866 95
Losses incurred,	866 95

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$392,146 86
Net premiums earned,	\$338,033 03
Interest, etc., earned,	24,078 93
Total premiums and interest earned,	\$362,111 96

Net losses incurred,	\$175,267 11	
Expenses incurred,	125,048 65	
Total losses and expenses incurred,	\$300,315 76	
Net gain for the year,	\$61,796 20	
Remitted to home office in excess of amount received,	61,520 09	
Increase in surplus for the year,		\$276 11
Surplus at end of year,		\$392,422 97
Ratio of net losses incurred to net premiums earned, 51.84 per cent.		
Ratio of expenses incurred to net premiums earned, 36.99 per cent		

IMPERIAL INSURANCE COMPANY, LIMITED.

LONDON, ENGLAND.

Commenced business in United States 1868.

J. J. COURTNEY, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1897, \$1,624,536 87

INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$1,465,427 35	
Deduct re-insurance, etc.,	318,246 69	
Net cash received for premiums,	\$1,147,180 66	
Rents from company's property (including \$5,240 for company's use of own buildings),	30,616 52	
Interest on bonds,	\$9,490 00	
Interest from all other sources,	736 72	
Received from home office,	45,815 63	
Total income,	1,263,839 53	
Total,	\$2,888,376 40	

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$804,069 32	
Deduct salvage and re-insurance,	43,393 84	
Net amount paid for losses,	\$760,675 48	
Commissions or brokerage to agents,	200,607 02	
Rents (including \$5,240 for company's use of own buildings),	10,537 28	

Salaries, fees and all other charges of officers, \$29,531.03; clerks, \$43,366.50; other employes, \$19,445.07,	\$92,342 60	
Taxes on premiums, \$22,298.31; on real estate, \$7,157.02; internal revenue taxes, \$2,979.52, . .	32,434 85	
Insurance department fees and agents' licenses, . .	5,057 75	
Municipal licenses, \$4,603.62; tax on franchise, \$3,- 327.89,	7,931 51	
Advertising, printing and stationery,	12,459 83	
Repairs and expenses on real estate,	12,339 11	
Furniture and fixtures,	5,077 08	
Miscellaneous expenses,	55,446 82	
Remitted to home office,	107,417 27	
Total disbursements,		\$1,302,326 60
Balance December 31, 1898,		\$1,586,049 80

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$410,616 30	
Book value of bonds,	1,074,374 91	
Cash deposited in bank,	100,833 32	
Bills receivable,	225 27	
Total net ledger assets as per balance,		\$1,586,049 80

NON-LEDGER ASSETS.

Interest due on bonds,	5,091 66	
Rents accrued on company's property or lease,	4,444 16	
Market value of real estate over book value,	66,018 40	
Market value of bonds and stocks over book value,	53,654 67	
Gross premiums in course of collection,	\$225,797 31	
Deduct cost of collection, commission, etc.,	42,689 72	
Net amount of uncollected premiums,		183,107 59
Premiums more than three months due,	\$10,826 82	
Gross assets,		\$1,898,366 28

LIABILITIES.

Losses adjusted and unpaid,	\$31,475 40	
Losses unadjusted and reported,	70,107 52	
Losses resisted,	6,848 60	
Total,	\$108,431 52	
Deduct re-insurance thereon,	4,489 64	
Net amount of unpaid losses,		\$103,941 88
Unearned premiums on fire risks, one year or less,	\$424,509 64	
Unearned premiums on fire risks, more than one year,	428,943 34	
Total unearned premiums,		853,452 98

Salaries, rent, taxes and miscellaneous expenses due and accrued,	\$2,273 10
Return premiums,	13,165 54
Re-insurance premiums,	4,560 09
Total liabilities except deposit capital,	\$977,393 59
Deposit capital,	200,000 00
Surplus over deposit capital,	720,972 69
Total,	\$1,898,366 28

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$160,703,824	\$1,744,150 84
Written or renewed in 1898,	140,210,860	1,519,619 18
Total,	\$300,914,684	\$3,263,770 02
Deduct risks expired and terminated,	138,137,139	1,538,184 61
In force at the end of the year,	\$162,777,545	\$1,725,585 41
Deduct amount re-insured,	8,513,876	102,578 07
Net amount in force,	\$154,263,669	\$1,623,007 34

General Interrogatories.

Losses incurred during the year,	\$764,304 23
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Amounts deposited for the exclusive protection of policyholders in other States or countries :

State or Country.	Value of Deposits.	Liabilities
Georgia,	\$27,968 75	\$19,016 65
Ohio,	134,250 00	45,367 15
Oregon,	55,937 50	18,236 36
Virginia,	55,937 50	14,645 06
	\$274,093 75	\$97,265 22

Business in New Jersey in 1898.

Fire risks written,	\$4,524,813 00
Premiums received,	25,901 88
Losses paid,	6,409 03
Losses incurred,	8,654 03
Amount at risk,	5,253,307 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$789,914 46
Net premiums earned,	\$1,130,118 46
Interest, etc., earned,	68,016 55
Total premiums and interest earned,	\$1,198,135 01

UNITED STATES BRANCHES OF

Net losses incurred,	\$764,304 23	
Expenses incurred,	441,170 91	
Total losses and expenses incurred,		\$1,205,475 14
Net loss for the year,		\$7,340 13
Remitted to home office in excess of amount received,		61,601 64
Decrease in surplus for the year,		\$68,941 77
Surplus at end of year,		\$720,972 69
Ratio of net losses incurred to net premiums earned, 67.63 per cent.		
Ratio of expenses incurred to net premiums earned, 39.03 per cent.		

LANCASHIRE INSURANCE COMPANY.

MANCHESTER, ENGLAND.

Commenced business in United States 1872.

E. LITCHFIELD, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1897, \$2,142,191 35

INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$2,582,897 96	
Deduct re-insurance, etc.,	604,159 69	
Net cash received for premiums,		\$1,978,738 27
Deposit premiums received on perpetual risks,		1,068 00
Rents from company's property,		5,590 92
Interest on bonds and dividends on stocks,		62,938 35
Received from home office,		44,903 84
Total income,		2,093,239 38
Total,		\$4,235,430 73

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$1,302,170 51	
Deduct salvage and re-insurance,	109,978 22	
Net amount paid for losses,		\$1,192,192 29
Commissions or brokerage to agents,		400,298 82
Rents,		7,765 04

Salaries, fees and all other charges of officers, \$51,- 500.32; clerks, \$103,356.39; other employes, \$13,362.34.	\$168,219 05	
Taxes on premiums, \$41,791.10; on other invest- ments, \$15.76,	41,806 86	
Insurance department fees and agents' licenses, . .	6,904 77	
Municipal licenses, \$5,726.35; tax on franchise, \$1,020.91,	6,747 26	
Advertising, printing and stationery,	20,359 20	
Legal expenses,	1,273 54	
Furniture and fixtures,	310 03	
Miscellaneous expenses,	121,465 65	
Loss on sales or maturity of ledger assets,	14,189 52	
Remitted to home office,	207,606 68	
Total disbursements,	\$2,189,138 71	
Balance December 31, 1898,	\$2,046,292 02	

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$385,585 72	
Book value of bonds, \$1,529,829.51; stocks, \$11,- 061.74,	1,540,891 25	
Cash in company's office,	611 54	
Cash deposited in bank,	118,478 51	
Agents' debit balances,	725 00	
Total net ledger assets as per balance,	\$2,046,292 02	

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value,	\$66,227 50	
Gross premiums in course of collection,	\$277,870 33	
Deduct cost of collection, commission, etc.,	45,000 00	
Net amount of uncollected premiums,	232,870 33	
Gross assets,	\$2,345,389 85	

LIABILITIES.

Losses adjusted and unpaid,	\$134,885 74	
Losses unadjusted and reported,	148,520 72	
Losses resisted,	21,683 55	
Total,	\$305,090 01	
Deduct re-insurance thereon,	21,239 59	
Net amount of unpaid losses,	\$283,850 42	
Unearned premiums on fire risks, one year or less, \$699,591 90		
Unearned premiums on fire risks, more than one year,	768,652 37	
Total unearned premiums,	1,468,244 27	

UNITED STATES BRANCHES OF

Amount reclaimable on perpetual fire policies,	\$4,963 95
Salaries, rent, taxes and miscellaneous expenses due and accrued,	5,000 00
Total liabilities except deposit capital,	\$1,762,058 64
Deposit capital,	200,000 00
Surplus over deposit capital,	383,331 21
Total,	\$2,345,389 85

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$263,901,112	\$2,838,807 89
Written or renewed in 1898,	271,859,684	2,567,138 28
Total,	\$535,760,796	\$5,405,946 17
Deduct risks expired and terminated,	241,847,594	2,554,463 83
In force at the end of the year,	\$293,913,202	\$2,851,482 34
Deduct amount re-insured,	23,205,860	193,338 46
Net amount in force,	\$270,707,342	\$2,658,143 88
Perpetual risks in force (not included above),	178,200	5 515 50

General Interrogatories.

Losses incurred during the year,	\$1,247,459 00
Amounts deposited for the exclusive protection of policyholders in other States or countries :	

State or Country	Value of Deposits.	Liabilities.
Georgia,	\$26,500 00	\$36,662 12
Ohio,	111,750 00	59,029 85
Oregon,	61,250 00	13,344 75
Virginia,	55,875 00	21,774 90
	\$255,375 00	\$130,811 62

Business in New Jersey in 1898

Fire risks written,	\$8,332,993 00
Premiums received,	70,316 62
Losses paid,	41,219 16
Losses incurred,	47,636 22
Amount at risk,	14,044,781 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$514,552 03
Net premiums earned,	\$1,945,611 14
Interest, etc., earned,	108,480 52
Total premiums and interest earned,	\$2,054,091 66
Net losses incurred,	\$1,247,459 42
Expenses incurred,	775,150 22
Total losses and expenses incurred,	2,022,609 64
Net gain for the year,	\$31,482 02

Remitted to home office in excess of amount received,	\$162,702 84	
Decrease in surplus for the year,		\$131,220 82
Surplus at end of year,		\$383,331 21
Ratio of net losses incurred to net premiums earned, 64.11 per cent.		
Ratio of expenses incurred to net premiums earned, 39.81 per cent.		

LAW UNION AND CROWN FIRE AND LIFE INSURANCE COMPANY.

LONDON, ENGLAND.

Commenced business in United States 1897.

HALL & HENSHAW, *Resident Managers*, New York City.

Balance of net ledger assets, December 31, 1897,	\$662,986 27
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INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$319,462 90	
Deduct re-insurance, etc.,	139,256 23	
Net cash received for premiums,		\$180,206 67
Interest on bonds,		18,346 09
Profits on sale or maturity of ledger assets,		349 75
Income from all other sources,		707 93
Received from home office,		20,000 00
Total income,		219,610 44
Total,		\$882,596 71

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$154,981 32	
Deduct salvage and re-insurance,	9,788 41	
Net amount paid for losses,		\$145,192 91
Commissions or brokerage to agents,		45,659 55
Salaries, fees and all other charges of officers, clerks and other employes,		6,848 57
Taxes, licenses and fees,		8,129 10
Advertising, printing and stationery,		618 33
Miscellaneous expenses,		4,808 13
Remitted to home office,		38,353 59
Total disbursements,		\$249,610 18
Balance December 31, 1898,		\$632,986 53

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$601,797 25
Cash deposited in bank,	14,707 08
Agents' debit balances,	20,153 13
Total,	<u>\$636,657 46</u>

Ledger Liabilities.

Agents' credit balances, \$3,226.08 ; all other, \$444.85,	3,670 93
Total net ledger assets as per balance,	<u>\$632,986 53</u>

NON-LEDGER ASSETS.

Interest due on bonds,	4,296 24
Market value of bonds over book value,	6,920 25
Gross premiums in course of collection,	\$5,691 37
Deduct cost of collection, commission, etc.,	853 70
Net amount of uncollected premiums,	<u>4,837 67</u>
Gross assets,	<u>\$649,040 69</u>

LIABILITIES.

Losses unadjusted and reported,	\$12,293 95
Unearned premiums on fire risks, one year or less,	\$86,629 13
Unearned premiums on fire risks, more than one year,	47,043 03
Total unearned premiums,	<u>133,672 16</u>
Total liabilities except deposit capital,	\$145,966 11
Deposit capital,	200,000 00
Surplus over deposit capital,	303,074 58
Total,	<u>\$649,040 69</u>

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$22,025,132	\$194,893 53
Written or renewed in 1898,	35,785,627	329,101 20
Total,	<u>\$57,810,759</u>	<u>\$523,994 73</u>
Deduct risks expired and terminated,	31,039,196	264,158 30
In force at the end of the year,	<u>\$26,771,563</u>	<u>\$259,836 43</u>
Deduct amount re-insured,	2,198,931	27,857 73
Net amount in force,	<u>\$24,572,632</u>	<u>\$231,978 70</u>

General Interrogatories.

Losses incurred during the year,	<u>\$142,676 22</u>
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Amounts deposited for the exclusive protection of policyholders
in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Oregon,	\$64,500 00	\$2,000 00

Business in New Jersey in 1898.

Fire risks written,	\$905,446 00
Premiums received,	8,034 65
Losses paid,	4,357 26
Losses incurred,	7,806 09

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$321,155 28
Net premiums earned,	\$178,878 58
Interest, etc., earned,	30,245 26
Total premiums and interest earned,	\$209,123 84
Net losses incurred,	\$142,676 22
Expenses incurred,	66,174 73
Total losses and expenses incurred,	208,850 95
Net gain for the year,	\$272 89
Remitted to home office in excess of amount re- ceived,	18,353 59
Decrease in surplus for the year,	18,080 70
Surplus at end of year,	\$303,074 58
Ratio of net losses incurred to net premiums earned, 85.35 per cent.	
Ratio of expenses incurred to net premiums earned, 37.00 per cent.	

LION FIRE INSURANCE COMPANY.

LONDON, ENGLAND.

Commenced business in United States 1880.

MARTIN BENNETT, *Resident Manager*, Hartford, Conn.

Balance of net ledger assets, December 31, 1897,	\$882,844 01
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INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$781,849 20
Deduct re-insurance, etc.,	232,542 66
Net cash received for premiums,	\$549,306 54
Rents from company's property,	276 00
Interest on mortgage loans,	12,380 01

Interest on bonds,	\$15,825 00	
Interest from all other sources,	891 60	
Profits on sale or maturity of ledger assets,	175 00	
Income from all other sources,	395 99	
		<hr/>
Total income,		\$579,250 14
		<hr/>
Total,		\$1,462,094 15

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$407,485 10	
Deduct salvage and re-insurance,	55,461 43	
		<hr/>
Net amount paid for losses,	\$352,023 67	
Commissions or brokerage to agents,	116,447 54	
Rents,	2,688 94	
Salaries, fees and all other charges of officers, clerks and other employes,	43,162 38	
Taxes on premiums, \$11,181.29; on real estate, \$68.22,	11,249 51	
Insurance department fees and agents' licenses,	3,012 92	
Municipal licenses, \$3,399 92; internal revenue taxes, \$966.49,	4,366 41	
Advertising, printing and stationery,	4,692 57	
Repairs and expenses on real estate,	148 06	
Furniture and fixtures,	1,602 21	
Miscellaneous expenses,	32,948 33	
All other disbursements,	52 63	
Remitted to home office,	48,964 48	
		<hr/>
Total disbursements,		621,359 65
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Balance December 31, 1898,		\$840,734 50

Invested in the following :

LEDGER ASSETS.

Book value of real estate, unincumbered,	\$4,500 00
Mortgage loans on real estate, first liens,	249,877 50
Loans secured by pledge of bonds, stocks or other collaterals,	1,000 00
Book value of bonds,	475,112 50
Cash in company's office,	172 25
Cash deposited in bank,	87,901 70
Agents' debit balances,	22,224 90
	<hr/>
Total,	\$840,788 85

Ledger Liabilities.

Agents' credit balances,	54 35
	<hr/>
Total net ledger assets as per balance,	\$840,734 50

NON-LEDGER ASSETS.

Interest due on mortgages,	\$4,892 88
Interest due and accrued on bonds and stocks,	6,107 08
Interest due on collateral loans,	22 92
Market value of bonds over book value,	6,545 00
Gross premiums in course of collection,	\$53,985 60
Deduct cost of collection, commission, etc.,	14,414 15
Net amount of uncollected premiums,	39,571 45
Gross assets,	\$897,873 83

LIABILITIES.

Losses adjusted and unpaid,	\$19,217 06
Losses unadjusted and reported,	48,449 71
Losses resisted,	8,530 92
Total,	\$76,197 69
Deduct re-insurance thereon,	1,282 16
Net amount of unpaid losses,	\$74,915 53
Unearned premiums on fire risks, one year or less,	\$196,363 17
Unearned premiums on fire risks, more than one year,	224,885 08
Total unearned premiums,	421,248 25
Total liabilities except deposit capital,	\$496,163 78
Deposit capital,	200,000 00
Surplus over deposit capital,	201,710 05
Total,	\$897,873 83

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$76,899,238	\$900,718 14
Written or renewed in 1898,	74,603,379	785,307 30
Total,	\$151,502,617	\$1,686,025 44
Deduct risks expired and terminated,	69,546,941	801,145 39
In force at the end of the year,	\$81,955,676	\$884,880 05
Deduct amount re-insured,	10,904,310	116,798 33
Net amount in force,	\$71,051,366	\$768,081 72

General Interrogatories.

Losses incurred during the year,	\$374,184 44
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Amounts deposited for the exclusive protection of policyholders
in other States or Countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$26,500 00	\$12,241 92
Ohio,	108,500 00	13,461 68
Oregon,	55,812 50	17,017 46
Virginia,	18,020 00	7,614 65
	<u>\$208,832 50</u>	<u>\$50,335 71</u>

Business in New Jersey in 1898.

Fire risks written,	\$225,682 00
Premiums received,	7,723 09
Losses paid,	2,214 86
Losses incurred,	3,448 50

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$265,356 03
Net premiums earned,	\$539,511 35
Interest, etc., earned,	40,971 92
Total premiums and interest earned,	<u>\$580,483 27</u>
Net losses incurred,	\$374,184 44
Expenses incurred,	220,980 33
Total losses and expenses incurred,	<u>595,164 77</u>
Net loss for the year,	\$14,681 50
Remitted to home office,	48,964 48
Decrease in surplus for the year,	<u>\$63,645 98</u>
Surplus at end of year,	\$201,710 05
Ratio of net losses incurred to net premiums earned, 69.36 per cent.	
Ratio of expenses incurred to net premiums earned, 40.96 per cent.	

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

Commenced business in United States 1848.

HENRY W. EATON, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1897,	\$8,451,228 93
Less sinking fund,	3,246 46
	<u>\$8,447,982 47</u>

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$6,729,278 27
Deduct re-insurance, etc.,	1,749,856 13
Net cash received for premiums,	\$4,979,422 14
Deposit premiums received on perpetual risks, . .	9,235 59
Rents from company's property (including \$31.-	
329.97 for company's use of own buildings), .	88,013 98
Interest on mortgage loans,	156,343 42
Interest on bonds,	103,332 02
Life department income,	2,262 57
Total income,	\$5,338,609 72
Total,	\$13,786,592 19

DISBURSEMENTS DURING THE YEAR.

	Fire.
Gross amount paid for losses,	\$3,293,043 38
Deduct salvage and re-insurance,	416,749 67
Net amount paid for losses,	\$2,876,293 71
Deposit premiums returned,	13,176 55
Commissions or brokerage to agents,	922,658 58
Rents,	55,000 83
Salaries, fees and all other charges of officers,	
\$94,290; clerks, \$210,468.75; other employes,	
\$26,641.66,	331,400 41
Taxes on premiums, \$132,955.61; on real estate,	
\$26.374.36,	159,329 97
Insurance department fees and agents' licenses, . .	3,950 68
Advertising, printing and stationery,	49,805 52
Legal expenses,	3,212 69
Furniture and fixtures,	6,936 52
Miscellaneous expenses,	220,406 40
Life department expenditures,	8,098 80
Remitted to home office,	570,037 68
Total disbursements,	\$5,220,308 34
Balance December 31, 1898,	\$8,566,283 85

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$1,780,896 70
Mortgage loans on real estate, first liens,	3,622,350 00
Loan on company's life policy,	1,400 00
Book value of bonds,	2,372,647 15
Cash in company's office,	2,269 06
Cash deposited in bank,	783,823 52
Bills receivable,	2,897 42
Total net ledger assets as per balance,	\$8,566,283 85

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	\$43,768 21
Interest due and accrued on collateral loans,	226 43
Rents due and accrued on company's property or lease,	16,733 87
Market value of real estate over book value,	18,509 40
Market value of bonds and stocks over book value,	229,946 60
Gross premiums in course of collection,	\$827,629 01
Deduct cost of collection, commission, etc.,	126,087 97
Net amount of uncollected premiums,	701,541 04
All other items,	3,287 80
Premiums more than three months due,	\$36,631 53
Gross assets,	\$9,580,297 20

LIABILITIES.

Losses adjusted and unpaid,	\$17,674 27
Losses unadjusted and reported,	666,698 65
Losses resisted,	46,950 00
Total,	\$731,322 92
Deduct re-insurance thereon,	165,732 66
Net amount of unpaid losses,	\$565,590 26
Unearned premiums on fire risks, one year or less,	\$1,511,617 11
Unearned premiums on fire risks, more than one year,	2,054,152 27
Total unearned premiums,	\$3,565,769 38
Amount reclaimable on perpetual fire policies,	323,882 66
Net premium reserve and all other liabilities of life department,	92,271 56
Contingent commissions,	35,000 00
Return premiums	55,000 00
Re-insurance premiums,	67,079 64
Reserved for contingencies,	50,000 00
Total liabilities except deposit capital,	\$4,754,593 50
Deposit capital,	200,000 00
Surplus over deposit capital,	4,625,703 70
Total,	\$9,580,297 20

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$958,929,162	\$8,484,118 16
Written or renewed in 1898,	777,675,892	6,602,676 74
Total,	\$1,736,605,054	\$15,086,794 90
Deduct risks expired and terminated,	826,066,155	7,400,466 17
In force at the end of the year,	\$910,538,899	\$7,686,328 73
Deduct amount re-insured,	65,467,570	595,317 98
Net amount in force,	\$845,071,329	\$7,091,010 75
Perpetual risks in force (not included above),	10,165,514	340,929 12

General Interrogatories.

Losses incurred during the year, \$2,885,785 97

Amounts deposited for the exclusive protection of policyholders
in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$32,375 00	\$44,684 42
New Mexico,	10,600 00	8,158 19
Ohio,	129,500 00	81,623 44
Oregon,	64,750 00	32,147 13
Virginia,	58,275 00	54,877 82
	<u>\$295,500 00</u>	<u>\$221,491 00</u>

Business in New Jersey in 1898

Fire risks written,	\$31,098,340 00
Premiums received,	240,778 09
Losses paid,	99,370 26
Losses incurred,	92,010 26

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$4,286,097 05
Net premiums earned,	\$5,181,457 91
Interest, etc., earned,	356,398 73
Total premiums and interest earned,	<u>\$5,537,856 64</u>
Net losses incurred,	\$2,885,785 97
Expenses incurred,	<u>1,742,426 34</u>
Total losses and expenses incurred,	<u>4,628,212 31</u>
Net gain for the year,	\$909,644 33
Remitted to home office,	<u>570,037 68</u>
Increase in surplus for the year,	<u>339,606 65</u>
Surplus at end of year,	\$4,625,703 70
Ratio of net losses incurred to net premiums earned,	55.69 per cent.
Ratio of expenses incurred to net premiums earned,	33.63 per cent.

LONDON ASSURANCE CORPORATION.

LONDON, ENGLAND.

Commenced business in United States 1872.

CHARLES L. CASE, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1897, \$2,142,022 96

UNITED STATES BRANCHES OF

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums,	\$1,011,995 65	\$661,926 93	
Deduct re-insurance, &c.,	187,399 04	209,287 81	
Net cash received for premiums, .	\$824,596 61	\$452,639 12	\$1,277,235 73
Interest on mortgage loans,			585 00
Interest on bonds,			76,727 50
Increase in book value of bonds,			37,810 66
Total income,			<u>\$1,392,358 89</u>
Total,			<u>\$3,534,381 85</u>

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$498,514 12	\$426,481 29	
Deduct salvage and re-in- surance,	23,948 75	157,798 88	
Net amount paid for losses,	\$474,565 37	\$268,682 41	\$743,247 78
Commissions or brokerage to agents,			200,551 32
Rents,			18,489 99
Salaries, fees and all other charges of officers, \$41,557.20 ; clerks, \$49,861.95 ; other employes, \$13,499.86,			104,919 01
Taxes on premiums,			24,881 46
Insurance department fees and agents' licenses, . .			10,379 86
Municipal licenses, \$2,066.40 ; tax on franchise, \$224.00,			2,290 40
Advertising, printing and stationery,			7,576 20
Miscellaneous expenses,			51,043 20
Remitted to home office,			176,885 96
Total disbursements,			<u>\$1,340,265 18</u>
Balance December 31, 1898,			<u>\$2,194,116 67</u>

Invested in the following :

LEDGER ASSETS.

Mortgage loans on real estate, first liens,	\$13,000 00
Book value of bonds,	2,029,820 00
Cash in company's office,	1,674 51
Cash deposited in bank,	135,130 17
Cash in hands of special agent,	1,560 26
Bills receivable,	12,931 73
Total net ledger assets as per balance,	<u>\$2,194,116 67</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds,	\$5,889 59
Gross premiums in course of collection,	\$245,968 82
Deduct cost of collection, commission, etc.,	18,385 93
Net amount of uncollected premiums,	227,582 89
Due from other companies for re-insurance on losses paid,	12,431 55
Gross assets,	\$2,440,020 70

LIABILITIES.

Losses adjusted and unpaid,	\$53,232 65
Losses unadjusted and reported,	235,858 29
Losses resisted,	14,090 50
Total,	\$303,181 44
Deduct re-insurance thereon,	41,305 62
Net amount of unpaid losses,	\$261,875 82
Unearned premiums on fire risks, one year or less,	\$266,293 13
Unearned premiums on fire risks, more than one year,	461,350 83
Unearned premiums on marine risks,	39,260 01
Total unearned premiums,	766,903 97
Amount reclaimable on perpetual fire policies,	174 80
Commissions and brokerage on premiums paid,	11,321 17
Return premiums,	344 73
Re-insurance premiums,	24,467 82
Total liabilities except deposit capital,	\$1,065,088 31
Deposit capital,	200,000 00
Surplus over deposit capital,	1,174,932 39
Total,	\$2,440,020 70

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$175,803,728	\$1,553,274 27
Written or renewed in 1898,	128,306,550	991,285 27
Total,	\$304,110,278	\$2,544,559 54
Deduct risks expired and terminated,	130,584,208	1,091,956 24
In force at the end of the year,	\$173,526,070	\$1,452,603 30
Deduct amount re-insured,	6,684,714	45,743 57
Net amount in force,	\$166,841,356	\$1,406,859 73

	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$4,570,500	\$49,636 28
Written or renewed in 1898,	137,479,681	719,639 51
Total,	\$142,050,181	\$769,275 79
Deduct risks expired and terminated,	134,920,425	696,329 89
In force at the end of the year,	\$7,129,756	\$72,945 90
Deduct amount re-insured,	3,709,050	33,685 89
Net amount in force,	\$3,420,706	\$39,260 01

General Interrogatories.

Losses incurred during the year (fire, \$501,463.40; marine and inland, \$334,850.54),	\$836,318 94
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Amounts deposited for the exclusive protection of policyholders in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$27,906 25	\$2,543 76
Ohio,	111,625 00	46,089 26
Oregon,	55,812 50	8,738 98
Virginia,	55,040 62	6,853 25
	\$250,384 37	\$64,225 25

Business in New Jersey in 1898.

Fire risks written,	\$3,306,496 00
Premiums received,	25,204 21
Losses paid,	16,626 59
Losses incurred,	12,997 59
Amount at risk,	8,167,375 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$1,145,994 01
Net premiums earned,	\$1,355,159 53
Interest, etc. earned,	115,123 16
Total premiums and interest earned,	\$1,470,282 69
Net losses incurred,	\$836,318 94
Expenses incurred,	428,139 41
Total losses and expenses incurred,	1,264,458 35
Net gain for the year,	\$205,824 34
Remitted to home office,	176,885 96
Increase in surplus for the year,	28,938 38
Surplus at end of year,	\$1,174,932 39
Ratio of net losses incurred to net premiums earned, 61.70 per cent.	
Ratio of expenses incurred to net premiums earned, 31.60 per cent.	

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

Commenced business in United States 1879.

ARCHIBALD G. MCILWAINE, JR., *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1897, \$2,488,777 53

INCOME DURING THE YEAR.

Fire.

Gross cash premiums, \$2,549,837 84

Deduct re-insurance, etc., 789,195 04

Net cash received for premiums, \$1,760,642 80

Rents from company's property (including \$9,038.52

for company's use of own buildings), 16,830 81

Interest on bonds, 77,774 22

Interest from all other sources, 1,228 68

Increase in book value of stocks and bonds, 46,136 66

Total income, 1,902,613 17

Total, \$4,391,390 70

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses, \$1,131,076 15

Deduct salvage and re-insurance, 218,307 59

Net amount paid for losses, \$912,768 56

Commissions or brokerage to agents, 367,618 36

Rents (including \$9,038.52 for company's use of
own buildings,) 17,398 52Salaries, fees and all other charges of officers,
\$43,100; clerks and other employees, \$95,875.56, 138,975 56Taxes on premiums, \$33,015.86; on real estate,
\$3,184.91; on other investments, \$62.50; in-
ternal revenue taxes, \$4,279.72, 40,542 99

Insurance department fees and agents' licenses, . . 13,255 52

Municipal licenses, \$5,147.17; tax on franchise,
\$63.46, 5,210 63

Advertising, printing and stationery, 14,502 74

Legal expenses, 278 59

Repairs and expenses on real estate, 9,145 60

Furniture and fixtures, 311 92

Miscellaneous expenses, 102,233 69

Remitted to home office, 201,706 99

Total disbursements, 1,823,949 67

Balance December 31, 1898, \$2,567,441 03

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$299,125 00	
Book value of bonds,	2,018,869 67	
Cash in company's office,	23,722 09	
Cash deposited in bank,	217,727 70	
Cash in hands of special agents,	1,554 37	
Bills receivable,	8,131 69	
Claim in probate court,	74 00	
Total,	\$2,569,204 52	
Deduct ledger liabilities,	1,763 49	
Total net ledger assets as per balance,		\$2,567,441 03

NON-LEDGER ASSETS.

Interest due and accrued on bonds,		26,348 33
Rents due and accrued on company's property or lease,		592 49
Gross premiums in course of collection,	\$280,521 95	
Deduct cost of collection, commission, etc.,	59,391 16	
Net amount of uncollected premiums,		221,130 79
Re-insurance due from other companies on paid losses,		249 42
Premiums more than three months due,	\$5,835 77	
Gross assets,		\$2,815,762 06

Items Not Admitted.

Claim in probate court,		\$74 00
Total admitted assets,		\$2,815,688 06

LIABILITIES.

Losses adjusted and unpaid,	\$45,140 74	
Losses unadjusted and reported,	127,896 83	
Losses resisted,	21,378 96	
Total,	\$194,416 53	
Deduct re-insurance thereon,	15,269 30	
Net amount of unpaid losses,		\$179,147 23
Unearned premiums on fire risks, one year or less,	\$605,776 25	
Unearned premiums on fire risks, more than one year,	934,232 34	
Total unearned premiums,		1,540,008 59
Return premiums,		2,355 82
Re-insurance premiums,		15,806 92
Total liabilities except deposit capital,		\$1,737,318 56
Deposit capital,		200,000 00
Surplus over deposit capital,		878,369 50
Total,		\$2,815,688 06

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$419,728,614	\$3,289,258 05
Written or renewed in 1898,	336,009,221	2,495,570 94
Total,	\$755,737,835	\$5,784,828 99
Deduct risks expired and terminated,	321,724,900	2,612,584 70
In force at the end of the year,	\$434,012,935	\$3,172,244 29
Deduct amount re-insured,	30,279,681	256,247 98
Net amount in force,	\$403,733,254	\$2,915,996 31

General Interrogatories.

Losses incurred during the year, \$952,371 21

Amounts deposited for the exclusive protection of policyholders
in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$28,725 00	\$15,681 06
New Mexico,	10,000 00	6,448 80
Ohio,	128,250 00	50,119 56
Oregon,	64,125 00	27,848 47
Virginia,	52,500 00	19,299 72
	\$283,600 00	\$119,397 61

Business in New Jersey in 1898.

Fire risks written,	\$8,800,017 00
Premiums received,	50,941 21
Losses paid,	17,642 04
Losses incurred,	13,151 04
Amount at risk,	11,421,734 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$880,384 59
Net premiums earned,	\$1,715,612 05
Interest, etc., earned,	129,272 62

Total premiums and interest earned,	\$1,844,884 67
Net losses incurred,	\$952,371 21
Expenses incurred,	692,821 56

Total losses and expenses incurred, 1,645,192 77

Net gain for the year,	\$199,691 90
Remitted to home office,	201,706 99

Decrease in surplus for the year, 2,015 09

Surplus at end of year, \$878,369 50

Ratio of net losses incurred to net premiums earned, 55.51 per cent.

Ratio of expenses incurred to net premiums earned, 40.38 per cent.

UNITED STATES BRANCHES OF

MAGDEBURG FIRE INSURANCE COMPANY.

MAGDEBURG, GERMANY.

Commenced business in United States 1896.

P. E. RASOR, *Resident Manager*, Hartford, Conn.

Balance of net ledger assets, December 31, 1897,	\$798,585 00
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INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$713,829 14	
Deduct re-insurance, etc.,	145,940 78	
	<hr/>	
Net cash received for premiums,	\$567,888 36	
Interest on bonds,	25,436 78	
Received from home office,	18,053 75	
	<hr/>	
Total income,		611,378 89
		<hr/>
Total,		\$1,409,963 89

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$369,798 33	
Deduct salvage and re-insurance,	17,641 53	
	<hr/>	
Net amount paid for losses,	\$352,156 80	
Commissions or brokerage to agents,	113,915 14	
Rents,	3,285 74	
Salaries, fees and all other charges of officers, clerks and other employes,	51,749 25	
Taxes on premiums,	11,402 09	
Insurance department fees and agents' licenses,	4,363 49	
Municipal licenses, \$2,702.38; tax on franchise, \$33.90,	2,736 28	
Advertising, printing and stationery,	14,228 33	
Legal expenses,	716 95	
Furniture and fixtures,	778 42	
Miscellaneous expenses,	38,701 73	
Remitted to home office,	212 49	
	<hr/>	
Total disbursements,		594,246 71
		<hr/>
Balance December 31, 1898,		\$815,717 18

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$798,287 50	
Cash in company's office,	115 09	
Cash deposited in bank,	328 16	
Cash in hands of trustees,	16,986 43	
	<hr/>	
Total net ledger assets as per balance,		\$815,717 18

NON-LEDGER ASSETS.

Interest due and accrued on bonds,		7,862 50
Market value of bonds over book value,		4,075 00
Gross premiums in course of collection,	\$91,434 90	
Deduct cost of collection, commission, etc,	21,712 26	
	<hr/>	
Net amount of uncollected premiums,		69,722 64
Premiums more than three months due,	\$3,932 99	
	<hr/>	
Gross assets,		\$897,377 32

LIABILITIES.

Losses unadjusted and reported,	\$34,711 00	
Deduct re-insurance thereon,	315 00	
	<hr/>	
Net amount of unpaid losses,		\$34,396 00
Unearned premiums on fire risks, one year or less,	\$235,013 67	
Unearned premiums on fire risks, more than one year,	134,376 81	
	<hr/>	
Total unearned premiums,		\$369,390 48
	<hr/>	
Total liabilities except deposit capital,		\$403,786 48
Deposit capital,		200,000 00
Surplus over deposit capital,		293,590 84
	<hr/>	
Total,		\$897,377 32

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$42,852,806	\$546,211 41
Written or renewed in 1898,	61,781,189	743,909 42
	<hr/>	
Total,	\$104,633,995	\$1,290,120 83
Deduct risks expired and terminated,	48,891,495	596,693 88
	<hr/>	
In force at the end of the year,	\$55,742,500	\$693,426 95
Deduct amount re-insured,	2,158,147	26,518 14
	<hr/>	
Net amount in force,	\$53,584,353	\$666,908 81

General Interrogatories.

Losses incurred during the year, \$341,327 35

Amounts deposited for the exclusive protection of policyholders
in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$27,718 75	\$5,662 64
Ohio,	110,875 00	14,705 64
Oregon,	55,437 50	4,819 72
Virginia,	41,578 13	8,545 79
	<u>\$235,609 38</u>	<u>\$33,733 79</u>

Business in New Jersey in 1898.

Fire risks written,	\$3,997,536 00
Premiums received,	46,213 84
Losses paid,	19,264 03
Losses incurred,	22,039 03
Amount at risk,	<u>4,941,734 00</u>

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$332,501 58
Net premiums earned,	\$515,961 58
Interest, etc., earned,	18,755 53
Total premiums and interest earned,	<u>\$534,717 11</u>
Net losses incurred,	\$341,327 35
Expenses incurred,	250,141 76
Total losses and expenses incurred,	<u>591,469 11</u>
Net loss for the year,	\$56,752 00
Received from home office in excess of amount remitted,	<u>17,841 26</u>
Decrease in surplus for the year,	<u>38,910 74</u>
Surplus at end of year,	\$293,590 84
Ratio of net losses incurred to net premiums earned, 66.15 per cent.	
Ratio of expenses incurred to net premiums earned, 48.48 per cent.	

MANCHESTER FIRE ASSURANCE COMPANY.

MANCHESTER, ENGLAND.

Commenced business in United States 1890.

GEORGE S. A. YOUNG, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1897, \$1,843,447 98

INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$1,694,771 58	
Deduct re-insurance, etc.,	482,668 74	
Net cash received for premiums,	\$1,212,102 84	
Interest on bonds and dividends on stocks,	59,972 24	
Profits on sale or maturity of ledger assets,	6,452 90	
Received from home office,	688,715 55	
Total income,		\$1,967,243 53
Total,		\$3,810,691 51

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$999,910 78	
Deduct salvage and re-insurance,	139,765 59	
Net amount paid for losses,	\$860,145 19	
Commissions or brokerage to agents,	248,103 34	
Rents,	12,699 07	
Salaries, fees and all other charges of officers, \$17,- 833.36; clerks, \$42,230.11; other employes, \$27,107.86,	87,171 33	
Taxes on premiums, \$32,071.44; on other invest- ments, \$25,	32,096 44	
Insurance department fees and agents' licenses,	10,939 57	
Municipal licenses, \$8,004.81; tax on franchise, \$1,111.82,	9,116 63	
Advertising, printing and stationery,	8,525 70	
Legal expenses,	330 85	
Furniture and fixtures,	26 94	
Miscellaneous expenses,	73,717 83	
Remitted to home office,	962,203 86	
Total disbursements,		2,305,076 75
Balance December 31, 1898,		\$1,505,614 76

Invested in the following :

LEDGER ASSETS.

Book value of real estate, incumbered,	\$2,900 00
Mortgage loans on real estate, first liens,	250 00
Book value of bonds, \$1,379,944.00; stocks, \$57,- 375.00,	\$1,437,319 00
Cash in company's office,	3,479 99
Cash deposited in bank,	62,513 30
Total,	\$1,506,462 29

UNITED STATES BRANCHES OF

LEDGER LIABILITIES.

Agents' credit balances,	\$847 53
Total net ledger assets as per balance,	\$1,505,614 76

NON-LEDGER ASSETS.

Interest accrued on mortgages,	5 60
Interest accrued on bonds and stocks,	6,554 17
Market value of bonds over book value,	44,309 75
Gross premiums in course of collection,	\$235,072 51
Deduct cost of collection, commission, etc.,	37,984 69
Net amount of uncollected premiums,	197,087 82
Bills receivable,	2,338 80
Due from other companies for re-insurance on losses paid,	219 58
Premiums more than three months due,	\$15,967 41
Gross assets,	\$1,756,130 48

LIABILITIES.

Losses adjusted and unpaid,	\$95,808 09
Losses unadjusted and reported,	65,947 11
Losses resisted,	23,740 03
Total,	\$185,495 23
Deduct re-insurance thereon,	22,459 61
Net amount of unpaid losses,	\$163,035 62
Unearned premiums on fire risks, one year or less,	\$441,879 75
Unearned premiums on fire risks, more than one year,	534,005 85
Total unearned premiums,	975,885 60
Return premiums,	12,371 00
Re-insurance premiums,	20,666 65
Total liabilities except deposit capital,	\$1,171,958 87
Deposit capital,	200,000 00
Surplus over deposit capital,	384 171 61
Total,	\$1,756,130 48

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$196,989,554	\$2,270,586 21
Written or renewed in 1898,	163,710,110	1,689,743 07
Total,	\$360,699,664	\$3,960,329 28
Deduct risks expired and terminated,	163,089,284	1,853,115 66
In force at the end of the year,	\$197,610,380	\$2,107,213 62
Deduct amount re-insured,	15,788,425	201,260 72
Net amount in force,	\$181,821,955	\$1,905,952 90

General Interrogatories.

Losses incurred during the year, \$822,762 69

Amounts deposited for the exclusive protection of policyholders
in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$28,031 25	\$11,227 57
Ohio,	112,125 00	52,797 76
Oregon,	58,500 00	3,739 69
Virginia,	56,062 50	7,907 01
	<u>\$254,718 75</u>	<u>\$75,671 89</u>

Business in New Jersey in 1898.

Fire risks written,	\$3,966,846 00
Premiums received,	32,312 00
Losses paid,	21,219 70
Losses incurred,	24,822 91
Amount at risk,	3,173,476 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$597,329 77
Net premiums earned,	\$1,269,259 28
Interest, etc., earned,	90,770 30

Total premiums and interest earned,	\$1,360,029 58
Net losses incurred,	\$822,762 69
Expenses incurred,	476,936 74

Total losses and expenses incurred, 1,299,699 43

Net gain for the year,	\$60,330 15
Remitted to home office in excess of amount received,	<u>273,488 31</u>

Decrease in surplus for the year, 213,158 16

Surplus at end of year,	\$384,171 61
Ratio of net losses incurred to net premiums earned, 64.82 per cent.	
Ratio of expenses incurred to net premiums earned, 37.58 per cent.	

MARINE INSURANCE COMPANY, LIMITED.

LONDON, ENGLAND.

Commenced business in United States 1884.

PERCY CHUBB, *Resident Attorney*, New York City.

Balance of net ledger assets, December 31, 1897 (adjusted,) . . . \$529,047 82

INCOME DURING THE YEAR.

	Marine and Inland.	
Gross cash premiums,	\$494,449 34	
Deduct re-insurance, etc.,	131,754 07	
Net cash received for premiums,		\$362,695 27
Interest on bonds and dividends on stocks,		10,400 00
Interest from all other sources,		24 92
Total income,		\$373,120 19
Total,		\$902,168 01

DISBURSEMENTS DURING THE YEAR.

	Marine and Inland.	
Gross amount paid for losses,	\$203,721 89	
Deduct salvage and re-insurance,	46,995 28	
Net amount paid for losses,		\$156,726 61
Commissions or brokerage to agents,		37,753 35
Taxes on premiums,		4,095 60
Insurance department fees and agents' licenses,		166 92
Advertising, printing and stationery,		1,707 62
Legal expenses,		1,006 97
Miscellaneous expenses,		9,890 89
Remitted to home office,		144,919 91
Total disbursements,		356,267 87
Balance December 31, 1898,		\$545,900 14

Invested in the following :

LEDGER ASSETS.

Book value of bonds, \$485,000.00 ; stocks, \$2,- 600.00,	\$487,600 00	
Cash in company's office,	17 19	
Cash deposited in bank,	22,734 08	
Bills receivable,	26,479 41	
Due from other companies for re-insurance on losses paid,	9,069 46	
Total net ledger assets as per balance,		\$545,900 14

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value,		27,683 00
Gross premiums in course of collection,	\$60,952 13	
Deduct cost of collection, commission, &c.,	5,719 36	
Net amount of uncollected premiums,		55,232 77
Gross assets,		\$628,815 91

LIABILITIES.

Losses unadjusted and reported,	\$63,080 00	
Deduct re-insurance thereon,	16,000 00	
Net amount of unpaid losses,		\$47,080 00
Unearned premiums on inland navigation risks, . .	\$23,047 36	
Unearned premiums on marine risks,	18,744 00	
Total unearned premiums,		41,791 36
Salaries, rent, taxes and miscellaneous expenses due and accrued,		4,500 00
Return and re insurance premiums,		17,219 11
Total liabilities except deposit capital,		\$110,590 47
Deposit capital,		200 000 00
Surplus over deposit capital,		318,225 44
Total,		\$628,815 91

MISCELLANEOUS.*Risks and Premiums.*

	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$43,411,089	\$56,161 32
Written or renewed in 1898,	468,070,610	509,905 99
Total,	\$511,481,699	\$566,067 31
Deduct risks expired and terminated,	465,448,346	515,121 25
In force at the end of the year,	\$46,033,353	\$50,946 06
Deduct amount re-insured,	4,244,182	9,154 70
Net amount in force,	\$41,789,171	\$41,791 36

General Interrogatories.

Losses incurred during the year, marine and inland,		\$156,475 00
Amounts deposited for the exclusive protection of policyholders in other States or countries :		
State or Country.	Value of Deposits.	Liabilities.
Ohio,	\$112,500 00	\$11,191 67

Business in New Jersey in 1898.

Marine and inland risks written,	\$3,340,620 00
Premiums received,	6,248 11
Losses paid,	10,000 00
Losses incurred,	10,000 00
Amount at risk,	267,550 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$278,574 22
Net premiums earned,	\$391,007 30
Interest, etc., earned,	10,682 92
Total premiums and interest earned,	\$401,690 22

UNITED STATES BRANCHES OF

Net losses incurred,	\$162,656 61	
Expenses incurred,	54,462 48	
Total losses and expenses incurred,	\$217,119 09	
Net gain for the year,	\$184,571 13	
Remitted to home office,	144,919 91	
Increase in surplus for the year,	\$39,651 22	
Surplus at end of year,	\$318,225 44	
Ratio of net losses incurred to net premiums earned, 41.60 per cent.		
Ratio of expenses incurred to net premiums earned, 14.00 per cent.		

NETHERLANDS FIRE INSURANCE COMPANY, EST. 1845.

THE HAGUE, HOLLAND.

Commenced business in United States 1897.

WEED & KENNEDY, *Resident Managers*, New York City.

Balance of net ledger assets, December 31, 1897, \$385,667 30

INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$320,301 49	
Deduct re-insurance, etc.,	68,662 49	
Net cash received for premiums,	\$251,639 00	
Interest from all sources,	11,861 45	
Profits on sale or maturity of ledger assets,	2,625 00	
Received from home office,	156,092 24	
Total income,	422,217 69	
Total,	\$807,884 99	

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$120,170 49	
Deduct salvage and re-insurance,	5,967 94	
Net amount paid for losses,	\$114,202 55	
Commissions or brokerage to agents,	80,343 78	
Taxes on premiums,	4,002 93	
Insurance department fees and agents' licenses,	1,974 92	

Municipal licenses, \$560.65; tax on franchise, \$896.00,	\$1,456 65	
Advertising, printing and stationery,	2,332 99	
Legal expenses,	25 00	
Miscellaneous expenses,	5,102 15	
Total disbursements,		\$209,440 97
Balance December 31, 1898,		\$598,444 02

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$525,116 55	
Cash deposited in bank,	41,176 00	
Agents' debit balances,	32,151 47	
Total net ledger assets as per balance,		\$598,444 02

NON-LEDGER ASSETS.

Interest accrued on bonds,		3,792 50
Market value of bonds over book value		5,915 95
Gross premiums in course of collection,	\$4,576 40	
Deduct cost of collection, commission, etc.,	915 28	
Net amount of uncollected premiums,		3,661 12
Premiums more than three months due.	\$104 95	
Gross assets,		\$611,813 59

Items Not Admitted.

Agents' debit balances, unsecured,		357 54
Total admitted assets,		\$611,456 05

LIABILITIES.

Losses unadjusted and reported,	\$29,239 39	
Losses resisted,	1,875 00	
Total,	\$31,114 39	
Deduct re-insurance thereon,	1,077 61	
Net amount of unpaid losses,		\$30,036 78
Unearned premiums on fire risks one year or less,	\$99,256 66	
Unearned premiums on fire risks more than one year.	32,226 03	
Total unearned premiums,		131,482 69
Commissions and brokerage on premiums paid,		4,403 24
Return premiums,		356 06
Re-insurance premiums,		1,929 30
Total liabilities except deposit capital,		\$168,208 07
Deposit capital,		200,000 00
Surplus over deposit capital,		243,247 98
Total,		\$611,456 05

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$6,654,685	\$84,329 88
Written or renewed in 1898,	26,125,897	317,161 91
Total,	\$32,780,582	\$401,491 79
Deduct risks expired and terminated,	13,268,774	152,607 42
In force at the end of the year,	\$19,511,808	\$248,884 37
Deduct amount re-insured,	491,408	6,182 05
Net amount in force,	\$19,020,400	\$242,702 32

General Interrogatories.

Losses incurred during the year,	\$135,980 32
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Business in New Jersey in 1898.

Fire risks written,	\$2,305,569 00
Premiums received,	22,947 45
Losses paid,	3,106 25
Losses incurred,	6,922 33

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$141,534 77
Net premiums earned,	\$161,120 36
Interest, etc., earned,	13,414 25
Total premiums and interest earned,	\$174,534 61
Net losses incurred,	\$135,404 90
Expenses incurred,	93,508 74
Total losses and expenses incurred,	228,913 64
Net loss for the year,	\$54,379 03
Received from home office,	156,092 24
Increase in surplus for the year,	101,713 21
Surplus at end of year,	\$243,247 98
Ratio of net losses incurred to net premiums earned, 84.03 per cent.	
Ratio of expenses incurred to net premiums earned, 58.03 per cent.	

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

LONDON AND EDINBURGH.

Commenced business in United States 1866.

H. E. BOWERS, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1897, \$3,766,680 44

INCOME DURING THE YEAR.

Fire.

Gross cash premiums, \$2,994,689 80

Deduct re-insurance, etc., 609,962 47

Net cash received for premiums, \$2,384,727 33

Deposit premiums received on perpetual risks, 6,642 10

Interest on bonds, 148,325 89

Profits on sale or maturity of ledger assets, 82,009 34

Profit and loss, 5,010 05

Total income, 2,626,714 71

Total, \$6,393,395 15

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses, \$1,412,291 12

Deduct salvage and re-insurance, 89,371 17

Net amount paid for losses, \$1,322,919 95

Deposit premiums returned, 1,420 00

Commissions or brokerage to agents, 412,026 17

Salaries, fees and all other charges of officers,

\$62,660.79; clerks, \$59,260.17; other em-

ployes, \$87,645.25, 209,566 21

Taxes on premiums, 31,148 12

Insurance department fees and agents' licenses, 14,832 97

Municipal licenses and fire department tax, 28,032 02

Furniture and fixtures, 1,124 75

General and miscellaneous expenses, 107,632 29

Profit and loss, 20,767 19

Remitted under re-insurance contracts, 53,291 22

Remitted to home office, 481,816 01

Total disbursements, \$2,684,576 90

Balance December 31, 1898, \$3,708,818 25

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$3,421,796 76
Cash in company's office,	18,462 94
Cash deposited in bank,	275,122 10
Cash in hands of trustees,	182 86
Bills receivable,	423 32
Due from other companies for re-insurance on losses paid,	526 35
Other ledger assets,	831 00
Total,	\$3,717,345 33

Ledger Liabilities.

Agents' credit balances,	8,527 08
Total net ledger assets as per balance,	\$3,708,818 25

NON-LEDGER ASSETS.

Interest due and accrued on bonds,	46,174 38
Market value of bonds over book value,	197,600 17
Gross premiums in course of collection,	\$387,445 02
Deduct cost of collection, commission, etc.,	75,299 46
Net amount of uncollected premiums,	312,145 56
Premiums more than three months due,	\$14,913 53
Gross assets,	\$4,264,738 36

LIABILITIES.

Losses adjusted and unpaid,	\$64,322 56
Losses unadjusted and reported,	180,310 70
Losses resisted,	32,191 90
Total,	\$276,825 16
Deduct re-insurance thereon,	9,809 49
Net amount of unpaid losses,	\$267,015 67
Unearned premiums on fire risks, one year or less,	\$808,205 79
Unearned premiums on fire risks, more than one year,	1,127,536 17
Total unearned premiums,	1,935,741 96
Amount reclaimable on perpetual fire policies,	11,384 64
Total liabilities except deposit capital,	\$2,214,142 27
Deposit capital,	200,000 00
Surplus over deposit capital,	1,850,596 09
Total,	\$4,264,738 36

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$400,161,603	\$4,110,692 40
Written or renewed in 1898,	310,490,824	2,968,433 18
Total,	\$710,652,427	\$7,079,125 58
Deduct risks expired and terminated,	313,409,514	3,155,559 08
In force at the end of the year,	\$397,242,913	\$3,923,566 50
Deduct amount re-insured,	28,651,811	186,909 29
Net amount in force,	\$368,591,102	\$3,736,657 21
Perpetual risks in force (not included above), . . .	303,500	12,649 60

General Interrogatories.

Losses incurred during the year (fire, \$1,386,006.07; tornado, \$1,168.82),	\$1,387,174 89
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Amounts deposited for the exclusive protection of policyholders
in other States or Countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$27,906 25	\$27,577 61
New Mexico,	10,750 00	2,433 48
Ohio,	111,625 00	124,740 18
Oregon,	61,133 75	16,223 39
Virginia,	62,914 91	26,381 34
	\$274,329 91	\$197,356 00

Business in New Jersey in 1898.

Fire risks written,	\$12,235,217 00
Premiums received,	92,715 46
Losses paid,	45,668 24
Losses incurred,	49,979 23

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$1,910,390 40
Net premiums earned,	\$2,411,570 62
Interest, etc., earned,	248,770 23
Total premiums and interest earned,	\$2,660,340 85
Net losses incurred,	\$1,387,174 89
Expenses incurred,	797,853 04
Total losses and expenses incurred,	2,185,027 93
Net gain for the year,	\$475,312 92

UNITED STATES BRANCHES OF

Remitted to home office,	\$481,816 01	
Remitted under foreign re-insurance contracts,	53,291 22	\$535,107 23
Decrease in surplus for the year,		\$59,794 31
Surplus at end of year,		\$1,850,596 09
Ratio of net losses incurred to net premiums earned, 57.52 per cent.		
Ratio of expenses incurred to net premiums earned, 33.08 per cent.		

NORTH GERMAN FIRE INSURANCE COMPANY.

HAMBURG, GERMANY.

Commenced business in United States 1893.

E. HARBERS, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1897, \$589,778 45

INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$722,497 79	
Deduct re-insurance, etc.,	250,422 44	
Net cash received for premiums,	\$472,075 35	
Interest on mortgage loans,	3,680 00	
Interest on bonds,	17,384 64	
Received from home office,	25,000 00	
Total income,		518,139 99
Total,		\$1,107,918 44

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$328,826 98	
Deduct salvage and re-insurance,	23,127 05	
Net amount paid for losses,	\$305,699 93	
Commissions or brokerage to agents,	156,188 18	
Rents,	2,510 00	
Salaries, fees and all other charges of officers, \$3,750.00; clerks, \$20,471.67,	24,221 67	
Taxes on premiums,	7,993 76	
Insurance department fees and agents' licenses,	514 48	

Municipal licenses,	\$1,433 26	
Advertising, printing and stationery,	1,839 02	
Miscellaneous expenses,	10,062 03	
Loss on sales or maturity of ledger assets,	6,587 50	
Remitted to home office,	21,064 64	
	<hr/>	
Total disbursements,		\$538,114 47
		<hr/>
Balance December 31, 1898,		\$569,803 97

Invested in the following :

LEDGER ASSETS.

Mortgage loans on real estate, first liens,	\$72,500 00	
Book value of bonds,	391,313 75	
Cash in company's office,	826 97	
Cash deposited in bank,	77,663 25	
Certificate of deposit and cash in hands of United States trustees,	27,500 00	
	<hr/>	
Total net ledger assets as per balance,		\$569,803 97

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,		1,413 93
Interest accrued on bonds,		4,501 25
Market value of bonds over book value,		15,886 25
Gross premiums in course of collection,	\$163,610 93	
Deduct cost of collection, commission, etc.,	39,398 23	
	<hr/>	
Net amount of uncollected premiums,		124,212 70
		<hr/>
Gross assets,		\$715,818 10

LIABILITIES.

Losses adjusted and unpaid,	\$3,753 30	
Losses unadjusted and reported,	31,984 62	
Losses resisted,	2,500 00	
	<hr/>	
Total,	\$38,237 92	
Deduct re-insurance thereon,	4,979 56	
	<hr/>	
Net amount of unpaid losses,		\$33,258 36
Unearned premiums on fire risks, one year or less,	\$151,173 99	
Unearned premiums on fire risks, more than one year,	143,599 81	
	<hr/>	
Total unearned premiums,		294,773 80
		<hr/>
Total liabilities except deposit capital,		\$328,032 16
Deposit capital,		200,000 00
Surplus over deposit capital,		187,785 94
		<hr/>
Total,		\$715,818 10

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$45,895,705	\$612,949 94
Written or renewed in 1898,	52,709,606	691,707 87
Total,	\$98,605,311	\$1,304,657 81
Deduct risks expired and terminated,	46,548,959	710,695 51
In force at the end of the year,	\$52,056,352	\$593,962 30
Deduct amount re-insured,	3,338,040	55,731 92
Net amount in force,	\$48,718,312	\$538,230 38

General Interrogatories.

Losses incurred during the year,	\$296,360 49
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Business in New Jersey in 1898.

Fire risks written,	\$759,701 66
Premiums received,	6,038 55

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$146,638 26
Net premiums earned,	\$506,798 78
Interest, etc., earned,	24,495 08
Total premiums and interest earned,	\$531,293 86
Net losses incurred,	\$296,360 49
Expenses incurred,	197,721 05
Total losses and expenses incurred,	494,081 54
Net gain for the year,	\$37,212 32
Received from home office in excess of amount remitted,	3,935 36
Increase in surplus for the year,	41,147 68
Surplus at end of year,	\$187,785 94
Ratio of net losses incurred to net premiums earned, 58.47 per cent.	
Ratio of expenses incurred to net premiums earned, 39.00 per cent.	

NORTHERN ASSURANCE COMPANY.

LONDON, ENGLAND.

Commenced business in United States 1875.

GEORGE W. BABB, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1897, \$1,770,797 97

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$1,470,946 62
Deduct re-insurance, etc.,	482,349 61
Net cash received for premiums,	\$988,597 01
Rents from company's property (including \$7,000 for company's use of own buildings),	7,000 00
Interest on bonds and dividends on stocks,	63,430 00
Interest from all other sources,	346 59
Received from home office,	580,583 62
Total income,	\$1,639,957 22
Total,	\$3,410,755 19

DISBURSEMENTS DURING THE YEAR.

	Fire.
Gross amount paid for losses,	\$707,231 98
Deduct salvage and re-insurance,	167,206 18
Net amount paid for losses,	\$540,025 80
Commissions or brokerage to agents,	143,425 63
Rents (including \$7,000 for company's use of own buildings),	14,176 68
Salaries, fees and all other charges of officers, clerks and other employes,	89,673 66
Taxes on premiums, \$27,930.47; on real estate, \$3,027.10,	30,957 57
Insurance department fees and agents' licenses,	7,675 36
Municipal licenses, \$4,102.34; tax on franchise, \$4,-376.78,	8,479 12
Advertising, printing and stationery,	13,028 32
Legal expenses,	255 20
Furniture and fixtures,	5 79
Miscellaneous expenses,	100,960 20
Remitted to home office,	162,635 55
Total disbursements,	\$1,111,298 88
Balance December 31, 1898,	\$2,299,456 31

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$115,000 00
Book value of bonds, \$1,899,178.75; stocks, \$202,000, 2,101,178 75	
Cash in company's office,	1,552 22
Cash deposited in bank,	99,500 25
Bills receivable,	189 14
Agents' debit balances,	740 72
Total,	\$2,318,161 08

Ledger Liabilities.

Agents' credit balances, \$868.12; all other, \$17,-

836.65, \$18,704 77

Total net ledger assets as per balance, \$2,299,456 31

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks, 16,935 00

Market value of bonds and stocks over book value, 31,815 62

Gross premiums in course of collection, \$198 974 46

Deduct cost of collection, commission, etc., 28,043 15

Net amount of uncollected premiums, 170,931 31

Premiums more than three months due, \$11,504 17

Gross assets, \$2,519,138 24

Items Not Admitted.

Agents' debit balances, unsecured, 740 72

Total admitted assets, \$2,518,397 52

LIABILITIES.

Losses adjusted and unpaid, \$25,480 27

Losses unadjusted and reported, 64,550 90

Losses resisted, 22,370 50

Total, \$112,401 67

Deduct re-insurance thereon, 5,927 86

Net amount of unpaid losses, \$106,473 81

Unearned premiums on fire risks, one year or less, \$434,347 66

Unearned premiums on fire risks, more than one
year, 487,636 66

Total unearned premiums, 921,984 32

Commissions and brokerage on premiums paid, 78 07

Return premiums, 11,809 59

Re-insurance premiums, 7,974 75

Total liabilities except deposit capital, \$1,048,320 54

Deposit capital, 200,000 00

Suplus over deposit capital, 1,270,076 98

Total, \$2,518,397 52

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$175,768,685	\$1,954,341 25
Written or renewed in 1898,	152,171,677	1,466,497 19

Total, \$327,940,362 \$3,420,838 44

	Fire Risks.	Premiums.
Deduct risks expired and terminated,	\$149,339,467	\$1,564,497 78
In force at the end of the year,	\$178,600,895	\$1,856,340 66
Deduct amount re-insured,	4,304,066	38,404 28
Net amount in force,	\$174,296,829	\$1,817,936 38

General Interrogatories.

Losses incurred during the year, \$527,527 20

Amounts deposited for the exclusive protection of policyholders
in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$27,968 75	\$14,451 77
New Mexico,	11,187 50	1,291 00
Ohio,	111,875 00	61,791 68
Oregon,	52,587 50	8,738 98
Virginia,	55,937 50	12,352 82
	\$259,556 25	\$98,626 25

Business in New Jersey in 1898.

Fire risks written,	\$4,858,068 00
Premiums received,	31,520 02
Losses paid,	10,210 26
Losses incurred,	8,390 51

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$689,227 04
Net premiums earned,	\$1,000,854 65
Interest, etc., earned,	94,155 04

Total premiums and interest earned,	\$1,095,009 69
Net losses incurred,	\$527,527 20
Expenses incurred,	404,580 62

Total losses and expenses incurred, 932,107 82

Net gain for the year,	\$162,901 87
Received from home office in excess of amount remitted,	417,948 07

Increase in surplus for the year, 580,849 94

Surplus at end of year,	\$1,270,076 98
Ratio of net losses incurred to net premiums earned, 52.70 per cent.	
Ratio of expenses incurred to net premiums earned, 40.42 per cent.	

NORWICH UNION FIRE INSURANCE SOCIETY.

NORWICH, ENGLAND.

Commenced business in United States 1877.

J. MONTGOMERY HARE, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1897, \$2,171,707 56

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$1,898 396 04
Deduct re-insurance, etc.,	426,581 59
Net cash received for premiums,	\$1,471,814 45
Interest on mortgage loans,	1,200 00
Interest on bonds and dividends on stocks,	78,014 51
Interest from all other sources,	2,186 16
Received from home office,	7,628 63
Total income,	1,560,843 75
Total,	\$3,732,551 31

DISBURSEMENTS DURING THE YEAR.

	Fire.
Gross amount paid for losses,	\$883,935 83
Deduct salvage and re-insurance,	76,875 02
Net amount paid for losses,	\$807,060 81
Commissions or brokerage to agents,	260,613 81
Rents,	18,362 68
Salaries, fees and all other charges of officers, \$45,- 103.94; clerks, \$41,153.64; other employees, \$57,- 548.49,	143,806 07
Taxes on premiums, \$22,283.59; on other invest- ments, \$4,828.87,	27,112 46
Insurance department fees and agents' licenses,	7,136 69
Municipal licenses, \$8,037.38; tax on franchise, \$235.00,	8,272 38
Advertising, printing and stationery,	15,359 36
Legal expenses,	509 34
Furniture and fixtures,	1,632 70
Miscellaneous expenses,	65,474 64
Loss on sales or maturity of ledger assets,	22,655 28
Remitted to home office,	314,699 78
Total disbursements,	\$1,692,696 00
Balance December 31, 1898,	\$2,039,855 31

Invested in the following :

LEDGER ASSETS.

Mortgage loans on real estate, first liens,	\$40,000 00	
Book value of bonds, \$1,196,540.25 ; stocks, \$523,- 110.08,	1,719,650 43	
Cash in company's office,	3,873 44	
Cash deposited in bank,	276,331 44	
	<hr/>	
Total net ledger assets as per balance,		\$2,039,855 31

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,		1,050 00
Interest accrued on bonds and stocks,		21,551 17
Market value of bonds and stocks over book value,		122,022 07
Gross premiums in course of collection,	\$172,133 73	
Deduct cost of collection, commission, etc.,	27,376 84	
	<hr/>	
Net amount of uncollected premiums,		144,756 89
Premiums more than three months due,	\$21,166 44	
	<hr/>	
Gross assets,		\$2,329,235 44

LIABILITIES.

Losses adjusted and unpaid,	\$96,279 50	
Losses unadjusted and reported,	63,129 78	
Losses resisted,	21,197 85	
	<hr/>	
Total,	\$180,607 13	
Deduct re-insurance thereon,	17,176 01	
	<hr/>	
Net amount of unpaid losses,		\$163,431 12
Unearned premiums on fire risks, one year or less, \$550,095 80		
Unearned premiums on fire risks, more than one year,	600,304 31	
	<hr/>	
Total unearned premiums,		1,150,400 11
Salaries, rent, taxes and miscellaneous expenses due and accrued,		12,394 73
Return premiums,		6,291 79
Re-insurance premiums,		9,739 33
	<hr/>	
Total liabilities except deposit capital,		\$1,342,257 08
Deposit capital,		200,000 00
Surplus over deposit capital,		786,978 36
	<hr/>	
Total,		\$2,329,235 44

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$241,183,990	\$2,437,283 39
Written or renewed in 1898,	192,616,899	1,901,131 37
Total,	\$433,800,889	\$4,338,414 76
Deduct risks expired and terminated,	192,993,222	1,960,871 20
In force at the end of the year,	\$240,807,667	\$2,377,543 56
Deduct amount re-insured,	13 594,880	140,080 31
Net amount in force,	\$227,212,787	\$2,237,463 25

General Interrogatories.

Losses incurred during the year,		\$851,811 32
Amounts deposited for the exclusive protection of policyholders in other States or countries :		
State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$27,968 75	\$31,212 05
New Mexico,	10,500 00	6,135 87
Ohio,	111,437 50	48,302 67
Oregon,	55,937 50	17,770 47
Virginia,	37,290 00	17,645 62
	\$243,133 75	\$121,066 68

Business in New Jersey in 1898.

Fire risks written,	\$5,179,284 00
Premiums received,	41,487 71
Losses paid,	14,353 75
Losses incurred,	20,766 75
Amount at risk,	6,926,025 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$882,768 23
Net premiums earned, \$1,465,976 17	
Interest, etc., earned, 136,796 51	
Total premiums and interest earned,	\$1,602,772 68
Net losses incurred, \$851,811 32	
Expenses incurred, 539,680 08	
Total losses and expenses incurred,	1,391,491 40
Net gain for the year,	\$211,281 28
Remitted to home office in excess of amount received,	307,071 15
Decrease in surplus for the year,	\$95,789 87
Surplus at end of year,	\$786,978 36
Ratio of net losses incurred to net premiums earned, 58.11 per cent.	
Ratio of expenses incurred to net premiums earned, 36.81 per cent.	

PALATINE INSURANCE COMPANY, LIMITED.

MANCHESTER, ENGLAND.

Commenced business in United States 1892.

WILLIAM WOOD, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1897,	\$2,462,074 37
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INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$2,616,544 94	
Deduct re-insurance, etc.,	670,988 07	
Net cash received for premiums,	\$1,945,556 87	
Interest on mortgage loans,	3,000 00	
Interest on bonds,	86,721 32	
Interest from all other sources,	1,721 63	
Total income,	2,036,999 82	
Total,	\$4,499,074 19	

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$1,306,900 03	
Deduct salvage and re-insurance,	54,128 22	
Net amount paid for losses,	\$1,252,771 81	
Commissions or brokerage to agents,	457,352 97	
Rents,	19,550 74	
Salaries, fees and all other charges of officers, \$53,- 504.60; clerks, \$90,387.30,	143,891 90	
Taxes on premiums, \$32,003.91; on other invest- ments, \$233.19,	32,237 10	
Insurance department fees and agents' licenses,	6,869 33	
Municipal licenses, \$4,667 60; tax on franchise, \$5,222.50,	9,890 10	
Advertising, printing and stationery,	22,475 32	
Legal expenses,	2,416 09	
Furniture and fixtures,	392 54	
Miscellaneous expenses,	61,506 86	
Loss on sales or maturity of ledger assets,	4,116 80	
Remitted to home office,	281,417 49	
Total disbursements,	2,294,889 05	
Balance December 31, 1898,	\$2,204,185 14	

Invested in the following :

LEDGER ASSETS.

Mortgage loans on real estate, first liens,	\$60,000 00	
Book value of bonds,	1,999,197 13	
Cash in company's office,	3,792 28	
Cash deposited in bank,	139,706 32	
Due for re insurance on loss paid,	1,489 41	
Total net ledger assets as per balance,		\$2,204,185 14

NON-LEDGER ASSETS.

Interest accrued on mortgages,		840 00
Interest accrued on bonds,		11,625 00
Market value of bonds over book value,		84,980 87
Gross premiums in course of collection,	\$352,197 79	
Deduct cost of collection, commission, etc.,	60,245 41	
Net amount of uncollected premiums,		291,952 38
Premiums more than three months due,	\$14,928 13	
Gross assets,		\$2,593,583 39

LIABILITIES.

Losses adjusted and unpaid,	\$28,234 38	
Losses unadjusted and reported,	163,214 08	
Losses resisted,	37,151 73	
Total,	\$228,600 19	
Deduct re-insurance thereon,	7,816 50	
Net amount of unpaid losses,		\$220,783 69
Unearned premiums on fire risks, one year or less,	\$844,857 58	
Unearned premiums on fire risks, more than one year,	539,570 55	
Total unearned premiums,		1,384,428 13
Salaries, rent, taxes and miscellaneous expenses due and accrued,		1,889 18
Return premiums,		25,860 01
Re-insurance premiums,		10,334 81
Total liabilities except deposit capital,		\$1,643,295 82
Deposit capital,		200,000 00
Surplus over deposit capital,		750,287 57
Total,		\$2,593,583 39

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$256,896,379	\$2,815 263 63
Written or renewed in 1898,	261,710,487	2,583,698 33
Total,	\$518,606,866	\$5,398,961 96

	Fire Risks.	Premiums.
Deduct risks expired and terminated,	\$235,395,296	\$2,555,688 45
In force at the end of the year,	\$283,211,570	\$2,843,273 51
Deduct amount re-insured,	14,341,457	134,595 20
Net amount in force,	\$268,870,113	\$2,708,678 31

General Interrogatories.

Losses incurred during the year, \$1,246,129 26

Amounts deposited for the exclusive protection of policyholders
in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$27,000 00	\$36,989 78
New Mexico,	10,000 00	5,726 81
Ohio,	112,000 00	24,298 34
Oregon,	50,000 00	4,935 00
	\$199,000 00	\$71,949 93

Business in New Jersey in 1898.

Fire risks written,	\$4,910,734 00
Premiums received,	45,781 72
Losses paid,	16,664 06
Losses incurred,	18,177 56
Amount at risk,	5,461,539 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$967,621 29
Net premiums earned,	\$1,904,485 08
Interest, etc., earned,	159,022 70

Total premiums and interest earned, . . .	\$2,063,507 78
Net losses incurred,	\$1,246,129 26
Expenses incurred,	753,294 75

Total losses and expenses incurred, . . . 1,999,424 01

Net gain for the year,	\$64,083 77
Remitted to home office,	281,417 49

Decrease in surplus for the year, 217,333 72

Surplus at end of year,	\$750,287 57
Ratio of net losses incurred to net premiums earned, 65.44 per cent.	
Ratio of expenses incurred to net premiums earned, 39.55 per cent.	

PHŒNIX ASSURANCE COMPANY.

LONDON, ENGLAND.

Commenced business in United States, 1879.

A. D. IRVING, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1897,	\$2,857,496 75
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INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$3,036,436 30	
Deduct re-insurance, etc.,	1,040,634 23	
Net cash received for premiums,	\$1,995,802 07	
Interest on bonds,	76,400 88	
Profits on sale or maturity of ledger assets,	3,498 05	
Total income,	2,075,700 50	
Total,	\$4,933,197 25	

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$1,672,724 52	
Deduct salvage and re-insurance,	480,012 53	
Net amount paid for losses,	\$1,192,711 99	
Commissions or brokerage to agents,	426,893 78	
Rents,	17,673 06	
Salaries, fees and all other charges of officers, \$38,-		
400 ; clerks, \$96,734.17,	135,134 17	
Taxes on premiums,	47,434 79	
Insurance department fees and agents' licenses, . .	6,115 29	
Municipal licenses,	9,050 71	
Advertising, printing and stationery,	17,054 33	
Furniture and fixtures,	1,776 43	
Miscellaneous expenses,	98,887 05	
Remitted to home office,	74,700 22	
Total disbursements,	\$2,027,431 82	
Balance December 31, 1898,	\$2,905,765 43	

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$2,214,896 78
Cash in company's office,	13,960 50
Cash deposited in bank,	312,672 81

Cash in hands of U. S. trustees,	\$380,107 53
Bills receivable,	6,805 41
Total,	\$2 928,443 03
Deduct ledger liabilities,	22,677 60
Total net ledger assets as per balance,	\$2,905,765 43

NON-LEDGER ASSETS.

Interest due and accrued on bonds,	24,610 00
Market value of bonds over book value,	9,260 72
Gross premiums in course of collection,	\$202,291 01
Deduct cost of collection, commission, etc.,	37,724 27
Net amount of uncollected premiums,	164,566 74
Premiums more than three months due,	\$2,252 22
Gross assets,	\$3,104,202 89

LIABILITIES.

Losses adjusted and unpaid,	\$24,104 00
Losses unadjusted and reported,	326,835 00
Losses resisted,	24,455 00
Total,	\$375,394 00
Deduct re-insurance thereon,	138,560 00
Net amount of unpaid losses,	\$236,834 00
Unearned premiums on fire risks, one year or less,	\$750,350 51
Unearned premiums on fire risks, more than one year,	636,068 89
Total unearned premiums,	1,386,419 40
Commissions and brokerage on premiums paid,	9,006 75
Return premiums,	5,066 68
Re-insurance premiums,	82,818 70
Reserved for contingencies,	25,000 00
Total liabilities except deposit capital,	\$1,745,145 53
Deposit capital,	200,000 00
Surplus over deposit capital,	1,159,057 36
Total,	\$3,104,202 89

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$396,269,899	\$3,695,450 19
Written or renewed in 1898,	385,433,306	3,003,947 28
Total,	\$781,703,205	\$6,699,397 47
Deduct risks expired and terminated,	403,281,282	3,208,248 54
In force at the end of the year,	\$378,421,923	\$3,491,148 93
Deduct amount re-insured,	88,566,499	817,182 27
Net amount in force,	\$289,855,424	\$2,673,966 66

General Interrogatories.

Losses incurred during the year, \$1,188,818 99

Amounts deposited for the exclusive protection of policyholders
in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$28,187 50	\$9,886 74
Ohio,	112,750 00	56,109 25
Oregon,	56,375 00	5,752 49
Virginia,	22,550 00	31,188 32
	<u>\$219,862 50</u>	<u>\$102,936 80</u>

Business in New Jersey in 1898.

Fire risks written,	\$7,658,592 48
Premiums received,	74,993 76
Losses paid,	25,604 05
Losses incurred,	17,173 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$1,059,181 01
Net premiums earned,	\$2,046,558 30
Interest, etc., earned,	99,761 05

Total premiums and interest earned, . . .	\$2,146,319 35
Net losses incurred,	\$1,188,818 99
Expenses incurred,	757,923 79

Total losses and expenses incurred, 1,946,742 78

Net gain for the year,	\$199,576 57
Remitted to home office,	\$74,700 22
Reserved for contingencies,	25,000 00
	<u>99,700 22</u>

Increase in surplus for the year, 99,876 35

Surplus at end of year,	\$1,159,057 36
Ratio of net losses incurred to net premiums earned,	58.12 per cent.
Ratio of expenses incurred to net premiums earned,	37.03 per cent.

PRUSSIAN NATIONAL INSURANCE COMPANY.

STETTIN, GERMANY.

Commenced business in United States 1891.

THEODORE W. LETTON, *Resident Manager*, Chicago, Ill.

Balance of net ledger assets, December 31, 1897, \$615,511 40

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums, . .	\$557,584 77	\$8,071 15	
Deduct re-insurance, etc.,	140,561 70	1,992 14	
Net cash received for premiums,	\$417,023 07	\$6,079 01	\$423,102 08
Rents from company's property,			50 00
Interest on bonds and dividends on stocks,			24,365 00
Profits on sale or maturity of ledger assets,			550 83
Total income,			\$448,067 91
Total,			\$1,063,579 31

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$316,693 44	\$4,707 05	
Deduct salvage and re- insurance,	25,239 35		
Net amount paid for losses,	\$291,454 09	\$4,707 05	\$296,161 14
Commissions or brokerage to agents,			94,015 79
Rents,			2,136 64
Salaries, fees and all other charges of officers, \$12,400; clerks, \$11,742.33; other employes, \$13,111.99,			37,254 32
Taxes on premiums, \$8,820.13; on real estate, \$18.53,			8,838 66
Insurance department fees and agents' licenses, . .			4,503 95
Municipal licenses, \$785.33; tax on franchise, \$25,			810 38
Advertising, printing and stationery,			4,118 13
Repairs and expenses on real estate,			10 45
Furniture and fixtures,			112 00
Miscellaneous expenses,			29,789 10
Remitted to home office,			1,527 87
Total disbursements,			\$479,278 43
Balance December 31, 1898,			\$584,300 88

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$800 00
Book value of bonds, \$557,000; stocks, \$2,700, . .	559,700 00
Cash in company's office,	309 98
Cash deposited in bank,	30,046 13
Bills receivable,	556 55
Total,	\$591,412 66

UNITED STATES BRANCHES OF

Ledger Liabilities.

Agents' credit balances,	\$7,111 78	
Total net ledger assets as per balance,		\$584,300 88

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks,		6,110 83
Market value of bonds and stocks over book value,		75,588 00
Gross premiums in course of collection,	\$104,838 81	
Deduct cost of collection, commission, etc.,	19,417 21	
Net amount of uncollected premiums,		85,421 60
Due from other companies for re-insurance on losses paid,		630 27
Gross assets		\$752,051 58

LIABILITIES.

Losses adjusted and unpaid,	\$28,112 86	
Losses unadjusted and reported,	25,005 00	
Losses resisted,	2,315 00	
Total,	\$55,432 86	
Deduct re-insurance thereon,	7,637 05	
Net amount of unpaid losses,		\$47,795 81
Unearned premiums on fire risks, one year or less,	\$152,531 42	
Unearned premiums on fire risks, more than one year,	180,660 54	
Unearned premiums on marine risks,	2,236 00	
Total unearned premiums,		335,427 96
Return premiums,		11,978 53
Re-insurance premiums,		1,350 27
All other liabilities,		1,715 04
Total liabilities except deposit capital,		\$398,267 61
Deposit capital,		200,000 00
Surplus over deposit capital,		153,783 97
Total,		\$752,051 58

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$52,124,012	\$648,007 45
Written or renewed in 1898,	46,074,216	567,751 28
Total,	\$98,198,228	\$1,215,758 73
Deduct risks expired and terminated,	42,898,914	529,389 67
In force at the end of the year,	\$55,299,314	\$686,369 06
Deduct amount re-insured,	4,334,547	54,561 16
Net amount in force,	\$50,964,767	\$631,807 90

	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$67,650	\$3,307 77
Written or renewed in 1898,	850,597	8,071 15
Total,	\$918,247	\$11,378 92
Deduct risks expired and terminated,	742,605	7,150 78
In force at the end of the year,	\$175,642	\$4,228 14
Deduct amount re-insured,	140,392	1,992 14
Net amount in force,	\$35,250	\$2,236 00

General Interrogatories.

Losses incurred during the year (fire, \$280,590.33 ; marine and inland, \$4,707.05),	\$285,297 38
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Business in New Jersey in 1898.

Fire risks written,	\$2,165,152 60
Premiums received,	14,055 30
Losses paid,	10,961 29
Losses incurred,	13,182 02
Amount at risk,	2,612,794 21

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$163,625 81
Net premiums earned,	\$423,862 04
Interest, etc., earned,	37,409 93
Total premiums and interest earned,	\$461,271 97
Net losses incurred,	\$287,136 78
Expenses incurred,	182,449 16
Total losses and expenses incurred,	469,585 94
Net loss for the year,	\$8,313 97
Remitted to home office,	1,527 87
Decrease in surplus for the year,	9,841 84
Surplus at end of year,	\$153,783 97
Ratio of net losses incurred to net premiums earned, 67.74 per cent.	
Ratio of expenses incurred to net premiums earned, 43.04 per cent.	

ROYAL INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

Commenced business in United States 1851.

E. F. BEDDALL, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1897,	\$6,571,828 77
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INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$5,765,646	79
Deduct re-insurance, etc.,	1,496,656	23
Net cash received for premiums,	\$4,268,990	56
Deposit premiums received on perpetual risks,	10,975	91
Rents from company's property (including \$33,035 for company's use of own buildings),	141,623	96
Interest on mortgage loans,	11,482	03
Interest on bonds,	161,818	96
Interest from all other sources,	3,599	31
Received from home office,	124,589	17
Total income,	\$4,723,079	90
Total,	\$11,294,908	67

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$2,934,042	64
Deduct salvage and re-insurance,	354,960	06
Net amount paid for losses,	\$2,579,082	58
Deposit premiums returned,	3,052	91
Commissions or brokerage to agents,	757,906	49
Salaries and allowances to agents,	29,649	12
Rents (including \$33,035.00 for company's use of own buildings,)	35,811	96
Salaries, fees and all other charges of officers, \$88,601.50; clerks, \$176,583.75; other employes, \$54,606.11,	319,791	36
Taxes on premiums, \$133,060.70; on real estate, \$27,023 05,	160,083	75
Insurance department fees and agents' licenses,	8,367	53
Municipal licenses,	575	08
Advertising, printing and stationery,	48,941	18
Legal expenses,	2,182	35
Repairs and expenses on real estate,	57,317	11
Furniture and fixtures,	1,747	09
Miscellaneous expenses,	191,654	59
Reduction in book value of bonds,	51,753	89
Remitted to home office,	571,932	62
Total disbursements,	4,819,849	61
Balance December 31, 1898,	\$6,475,059	06

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$2,143,090	05
Mortgage loans on real estate, first liens,	256,000	00
Book value of bonds,	3,810,726	33

Cash in company's office,	\$9,307 96	
Cash deposited in bank,	253,141 93	
Cash in branch offices,	3,349 98	
Total,	\$6,475,616 25	
Deduct ledger liabilities,	557 19	
Total net ledger assets as per balance,		\$6,475,059 06

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,		1,410 83
Interest due and accrued on bonds,		44,037 49
Interest due and accrued on other assets,		50 00
Rents due and accrued on company's property or lease,		13,638 98
Gross premiums in course of collection,	\$635,036 90	
Deduct cost of collection, commission, etc.,	102,221 29	
Net amount of uncollected premiums,		532,815 61
All other assets,		2,736 80
Premiums more than three months due,	\$26,942 49	
Gross assets,		\$7,069,748 77

LIABILITIES.

Losses adjusted and unpaid,	\$21,891 55	
Losses unadjusted and reported,	558,196 82	
Losses resisted,	52,974 99	
Total,	\$633,063 36	
Deduct re-insurance thereon,	112,284 39	
Net amount of unpaid losses,		\$520,778 97
Unearned premiums on fire risks, one year or less,	\$1,413,451 62	
Unearned premiums on fire risks, more than one year,	2,283,767 99	
Total unearned premiums,		3,697,219 61
Amount reclaimable on perpetual fire policies,		225,409 70
Net premium reserve under life department,		120,955 74
Salaries, rent, taxes and miscellaneous expenses due and accrued, Return premiums,		46,788 04
Re-insurance premiums,		16,239 82
		128,230 36
Total liabilities except deposit capital,		\$4,755,622 24
Deposit capital,		200,000 00
Surplus over deposit capital,		2,114,126 53
Total,		\$7,069,748 77

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$780,815,753	\$7,613,115 68
Written or renewed in 1898,	723,013,135	5,634,756 74
Total,	\$1,503,828,888	\$13,247,872 42

	Fire Risks.	Premiums.
Deduct risks expired and terminated,	\$638,287,727	\$5,445,242 57
In force at the end of the year,	\$865,541,161	\$7,802,629 85
Deduct amount re-insured,	78,169,966	582,515 55
Net amount in force,	\$787,371,195	\$7,220,114 30
Perpetual risks in force (not included above), . .	9,651,369	10,028 24

General Interrogatories.

Losses incurred during the year,	\$2,641,579 07
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Amounts deposited for the exclusive protection of policyholders
in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$30,238 94	\$33,964 71
New Mexico,	10,300 00	11,443 58
Ohio,	120,955 74	335,868 46
Oregon,	60,477 87	21,851 16
Virginia,	60,477 87	51,912 14.
	\$282,450 42	\$455,040 05

Business in New Jersey in 1898.

Fire risks written,	\$18,600,090 00
Premiums received,	163,870 59
Losses paid,	101,231 30
Losses incurred,	105,069 97
Tornado risks written,	90,100 00
Premiums received,	217 08
Losses paid,	10 60
Losses incurred,	275 60

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$2,168,086 85
Net premiums earned,	\$4,358,324 49
Interest, etc., earned,	180,470 23
Total premiums and interest earned, . . .	\$4,538,794 72
Net losses incurred,	\$2,641,579 07
Expenses incurred,	1,503,832 52
Total losses and expenses incurred, . . .	4,145,411 59
Net gain for the year,	\$393,383 13
Remitted to home office in excess of amount re- ceived,	447,343 45
Decrease in surplus for the year,	53,960 32
Surplus at end of year,	\$2,114,126 53
Ratio of net losses incurred to net premiums earned, 60.61 per cent.	
Ratio of expenses incurred to net premiums earned, 34.50 per cent.	

ROYAL EXCHANGE ASSURANCE.

LONDON, ENGLAND.

Commenced business in United States 1891.

ROBERT DICKSON, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1897,	\$806,189 83
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INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums,	\$640,376 55	\$6,432 03	
Deduct re-insurance, &c.,	157,802 50	345 62	
Net cash received for premiums, . .	\$482,574 05	\$6,086 41	\$488,660 46
Interest on bonds,			26,244 00
Received from home office,			110,500 00
Total income,			625,404 46
Total,			\$1,431,594 29

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$281,821 99	\$4,319 00	
Deduct salvage and re-in- surance,	34,358 24	74 83	
Net amount paid for losses,	\$247,463 75	\$4,244 17	\$251,707 92
Commissions or brokerage to agents,			93,008 05
Rents,			9,387 87
Salaries, fees and all other charges of officers, \$20,800; clerks, \$23,570.61,			44,370 61
Taxes on premiums,			5,339 39
Insurance department fees and agents' licenses, . .			6,686 56
Municipal licenses,			1,244 42
Advertising, printing and stationery,			12,614 83
Miscellaneous expenses,			18,347 36
Remitted to home office,			45,291 76
Total disbursements,			487,998 77
Balance December 31, 1898,			\$943,595 52

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$898,263 75	
Cash in company's office,	801 61	
Cash deposited in bank,	36,395 82	
Office furniture and maps,	8,134 34	
Total net ledger assets as per balance,		\$943,595 52

NON-LEDGER ASSETS,

Interest due on bonds,		9,311 00
Market value of bonds over book value,		4,418 25
Gross premiums in course of collection,	\$100,246 00	
Deduct cost of collection, commission, etc.,	19,472 69	

Net amount of uncollected premiums,	80,773 31
Due from other companies for re-insurance on losses paid,	2,207 15

Gross assets,	\$1,040,305 23
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Items Not Admitted.

Office furniture and maps,	8,134 34
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Total admitted assets,	\$1,032,170 89
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LIABILITIES.

Losses unadjusted and reported,	\$21,592 06
Unearned premiums on fire risks, one year or less,	\$164,818 80
Unearned premiums on fire risks, more than one year,	206,364 74
Unearned premiums on marine risks,	29 13

Total unearned premiums,	371,212 67
Salaries, rent, taxes and miscellaneous expenses due and accrued,	2,135 00
Re-insurance premiums,	9,086 66

Total liabilities except deposit capital,	\$404,026 39
Deposit capital,	200,000 00
Surplus over deposit capital,	428,144 50

Total,	\$1,032,170 89
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MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$44,207,471	\$517,548 36
Written or renewed in 1898,	64,230,134	669,032 50
Total,	\$108,437,605	\$1,186,580 86
Deduct risks expired and terminated,	43,448,568	474,889 88
In force at the end of the year,	\$64,989,037	\$711,690 98
Deduct amount re-insured,	5,549,191	64,951 54
Net amount in force,	\$59,439,846	\$646,739 44

	Marine and Inland Risks.	Premiums.
Written or renewed in 1898,	\$3,210,215	\$6,933 05
Deduct risks expired and terminated,	3,198,476	6,903 92
In force at the end of the year,	\$11,739	\$29 13

General Interrogatories.

Losses incurred during the year (fire, \$235,583.81 ; marine and inland, \$4,244.17),	\$239,827 98
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Amounts deposited for the exclusive protection of policyholders in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Ohio,	\$112,000 00	\$21,679 00
Oregon,	56,000 00	16,047 00
	\$168,000 00	\$37,726 00

Business in New Jersey in 1898.

Fire risks written,	\$801,217 00
Premiums received,	5,295 00
Losses paid,	7 98
Losses incurred,	7 98
Amount at risk,	703,017 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$369,724 92
Net premiums earned,	\$394,191 02
Interest, etc., earned,	28,313 62
Total premiums and interest earned,	\$422,504 64
Net losses incurred,	\$239,827 98
Expenses incurred,	189,465 32
Total losses and expenses incurred,	429,293 30
Net loss for the year,	\$6,788 66
Received from home office in excess of amount remitted,	65,208 24
Increase in surplus for the year,	58,419 58
Surplus at end of year,	\$428,144 50
Ratio of net losses incurred to net premiums earned, 60.85 per cent.	
Ratio of expenses incurred to net premiums earned, 48.07 per cent.	

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

EDINBURGH, SCOTLAND.

Commenced business in United States 1880.

MARTIN BENNETT, *Resident Manager*, Hartford, Conn.

Balance of net ledger assets, December 31, 1897, \$3,888,144 14

INCOME DURING THE YEAR.

Fire.

Gross cash premiums, \$3,145,603 31

Deduct re-insurance, etc., 868,919 30

Net cash received for premiums, \$2,276 684 01

Rents from company's property, 7,805 77

Interest on mortgage loans, 74,475 18

Interest on collateral loans, 149 88

Interest on bonds and dividends on stocks, 67,674 39

Interest from all other sources, 8,435 19

Profits on sale or maturity of ledger assets, 1,800 00

Received from home office, 13,087 04

Total income, \$2,450,111 46

Total, \$6,338,255 60

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses, \$1,631,762 67

Deduct salvage and re-insurance, 213,159 13

Net amount paid for losses, \$1,418,603 54

Commissions or brokerage to agents, 525,309 48

Rents, 3,653 35

Salaries, fees and all other charges of officers,

clerks and other employes, 116,053 83

Taxes on premiums, \$41,539.70; on real estate,

\$1,556.78, 43,096 48

Insurance department fees and agents' licenses, 9,924 83

Municipal licenses, \$5,265 86; war tax, \$5,194.81, 10,460 67

Advertising, printing and stationery, 19,434 24

Repairs and expenses on real estate, 5,277 75

Furniture and fixtures, 6,348 18

Miscellaneous expenses, 111,358 57

Other disbursements, 856 99

Remitted to home office, 109,999 29

Total disbursements, 2,380,377 20

Balance December 31, 1898, \$3,957,878 40

Invested in the following :

LEDGER ASSETS.

Book value of real estate, unincumbered,	\$157,798 11
Mortgage loans on real estate, first liens,	1,364,574 75
Loans secured by pledge of bonds, stocks or other collaterals,	2,800 00
Book value of bonds, \$1,870,628.45; stocks, \$47,- 750,	1,918,378 45
Cash in company's office,	7,715 54
Cash deposited in bank,	345,072 48
Agents' debit balances,	162,533 14
Total,	<u>\$3,958,872 47</u>

Ledger Liabilities.

Agents' credit balances,	994 07
Total net ledger assets as per balance,	<u>\$3,957,878 40</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages,	21,242 33
Interest due and accrued on bonds and stocks,	19,561 69
Interest due and accrued on collateral loans,	64 38
Interest due and accrued on other assets,	531 23
Market value of bonds and stocks over book value,	53,715 00
Gross premiums in course of collection,	\$147,134 00
Deduct cost of collection, commission, etc.,	29,426 00
Net amount of uncollected premiums,	<u>117,708 00</u>
Gross assets,	<u>\$4,170,701 30</u>

LIABILITIES.

Losses adjusted and unpaid,	\$44,053 15
Losses unadjusted and reported,	304,572 73
Losses resisted,	26,241 67
Total,	<u>\$374,867 55</u>
Deduct re-insurance thereon,	40,253 86
Net amount of unpaid losses,	<u>\$334,613 69</u>
Unearned premiums on fire risks, one year or less,	\$833,051 98
Unearned premiums on fire risks, more than one year,	1,014,794 92
Total unearned premiums,	<u>1,847,846 90</u>
Salaries, rents, taxes and miscellaneous expenses due and accrued,	2,000 00
Total liabilities except deposit capital,	<u>\$2,184,460 59</u>
Deposit capital,	200,000 00
Surplus over deposit capital,	<u>1,786,240 44</u>
Total,	<u>\$4,170,701 03</u>

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$446,265,978	\$3,916,038 74
Written or renewed in 1898,	357,928,929	3,154,301 63
Total,	\$804,194,907	\$7,070,340 37
Deduct risks expired and terminated,	341,472,377	3,187,531 15
In force at the end of the year,	\$462,722,530	\$3,882,809 22
Deduct amount re-insured,	43,900,109	368,473 93
Net amount in force,	\$418,822,421	\$3,514,335 29

General Interrogatories.

Losses incurred during the year,	\$1,467,358 80
Amounts deposited for the exclusive protection of policyholders in other States or countries :	

State or Country.	Value of Deposits.	Liabilities.
Canada,	\$147,305 00	\$116,768 41
Georgia,	26,500 00	29,614 49
New Mexico,	10,000 00	8,142 96
Ohio,	108,500 00	112,953 69
Oregon,	55,812 50	17,036 80
Virginia,	55,650 00	28,361 78
	\$403,767 50	\$312,878 13

Business in New Jersey in 1898.

Fire risks written,	\$3,205,224 00
Premiums received,	44,162 30
Losses paid,	13,053 22
Losses incurred,	17,276 54

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$1,731,559 89
Net premiums earned,	\$2,276,604 57
Interest, etc., earned,	194,420 20
Total premiums and interest earned,	\$2,471,024 77
Net losses incurred,	\$1,467,358 80
Expenses incurred,	852,073 17
Total losses and expenses incurred,	2,319,431 97
Net gain for the year,	\$151,592 80
Remitted to home office in excess of amount received,	96,912 25
Increase in surplus for the year,	54,680 55
Surplus at end of year,	\$1,786,240 44
Ratio of net losses incurred to net premiums earned, 64.45 per cent.	
Ratio of expenses incurred to net premiums earned, 37.43 per cent.	

SEA INSURANCE COMPANY, LIMITED.

LIVERPOOL, ENGLAND.

PERCY CHUBB, *Resident Attorney*, New York City.

Balance of net ledger assets, December 31, 1897,	\$387,306 24
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INCOME DURING THE YEAR.

	Marine and Inland.	
Gross cash premiums,	\$663,211 28	
Deduct re-insurance, etc.,	274,610 01	
Net cash received for premiums,	\$388,601 27	
Interest on bonds and dividends on stocks,	14,970 70	
Received from home office,	50,052 41	
Total income,	453,624 38	
Total,	\$840,930 62	

DISBURSEMENTS DURING THE YEAR.

	Marine and Inland.	
Gross amount paid for losses,	\$837,268 54	
Deduct salvage and re-insurance,	550,550 27	
Net amount paid for losses,	\$286,718 27	
Commissions or brokerage to agents,	55,104 50	
Taxes on premiums,	10,360 36	
Insurance department fees and agents' licenses, . .	453 25	
Advertising, printing and stationery,	227 07	
Legal expenses,	561 90	
Miscellaneous expenses,	8,785 96	
Profit and loss,	4,127 58	
Total disbursements,	366,338 89	
Balance December 31, 1898,	\$474,591 73	

Invested in the following :

LEDGER ASSETS.

Book value of bonds, \$375,000 ; stocks, \$32,480, . .	\$407,480 00
Cash deposited in bank,	33,927 02
Due for re-insurance on losses paid,	33,184 71
Total net ledger assets as per balance,	\$474,591 73

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value,	\$36,848 50
Gross premiums in course of collection,	\$103,703 92
Deduct cost of collection, commission, etc.,	20,589 94
Net amount of uncollected premiums,	83,113 08
Gross assets,	\$594,553 31

LIABILITIES.

Losses unadjusted and reported,	\$119,065 00
Deduct re-insurance thereon,	56,150 00
Net amount of unpaid losses,	\$62,915 00
Unearned premiums on inland navigation risks,	\$21,322 44
Unearned premiums on marine risks,	34,789 25
Total unearned premiums,	56,111 69
Taxes due and accrued,	8,000 00
Re-insurance premiums,	41,433 80
Total liabilities except deposit capital,	\$168,460 49
Deposit capital,	200,000 00
Surplus over deposit capital,	226,092 82
Total,	\$594,553 31

MISCELLANEOUS.

Risks and Premiums.

	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$23,820,364	\$113,522 64
Written or renewed in 1898,	124,036,796	688,072 95
Total,	\$147,857,160	\$801,595 59
Deduct risks expired and terminated,	133,071,444	721,436 03
In force at the end of the year,	\$14,785,716	\$80,159 56
Deduct amount re-insured,	4,435,715	24,047 87
Net amount in force,	\$10,350,001	\$56,111 69

General Interrogatories.

Losses incurred during the year, marine and inland,	\$306,926 00	
Amounts deposited for the exclusive protection of policyholders in other States or Countries :		
State or Country.	Value of Deposits.	Liabilities.
Ohio,	\$112,500 00	\$3,042 76

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$89,582 08
Net premiums earned,	\$435,529 02
Interest, etc., earned,	18,183 20
Total premiums and interest earned,	\$453,712 22
Net losses incurred,	\$287,633 27
Expenses incurred,	79,620 62
Total losses and expenses incurred,	367,253 89
Net gain for the year,	\$86,458 33
Received from home office,	50,052 41
Increase in surplus for the year,	136,510 74
Surplus at end of year,	\$226,092 82
Ratio of net losses incurred to net premiums earned,	66.04 per cent.
Ratio of expenses incurred to net premiums earned,	18.28 per cent.

STATE FIRE INSURANCE COMPANY, LIMITED.

LIVERPOOL, ENGLAND.

Commenced business in United States 1897.

HALL & HENSHAW, *Resident Managers*, New York City.

Balance of net ledger assets, December 31, 1897 (adjusted), . . . \$291,291 48

INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$68,449 85
Deduct re-insurance, etc.,	11,936 39
Net cash received for premiums,	\$56,513 46
Interest on bonds,	7,250 00
Received from home office,	15,000 00
Total income,	78,763 46
Total,	\$370,054 94

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$23,143 30
Deduct salvage and re-insurance,	164 48
Net amount paid for losses,	\$22,978 82

Commissions or brokerage to agents,	\$13,305 81	
Salaries, fees and all other charges of officers, \$1,240.00 ; clerks, \$2,351 74,	3,591 74	
Taxes on premiums,	543 05	
Advertising, printing and stationery,	78 25	
Miscellaneous expenses,	2,566 80	
Remitted to home office,	14,750 00	
	<hr/>	
Total disbursements,		\$57,814 47
Balance December 31, 1898,		<hr/> \$312,240 47

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$288,840 00
Cash deposited in bank,	5,833 69
Cash in hands of U. S. trustees,	15,000 00
Agents' debit balances,	3,606 81
	<hr/>
Total,	\$313,280 50

Ledger Liabilities.

Agents' credit balances, \$571.29 ; all other, \$468 74,	1,040 03	
	<hr/>	
Total net ledger assets as per balance,		\$312,240 47

NON-LEDGER ASSETS.

Interest accrued on bonds,	1,670 83
Market value of bonds over book value,	3,760 00
Gross premiums in course of collection,	\$3,865 22
Deduct cost of collection, commission, etc.,	579 78
	<hr/>
Net amount of uncollected premiums,	3,285 44
	<hr/>
Gross assets,	\$320,956 74

LIABILITIES.

Losses unadjusted and reported,	\$2,031 40
Unearned premiums on fire risks, one year or less,	\$22,345 39
Unearned premiums on fire risks, more than one year,	4,749 46
	<hr/>
Total unearned premiums,	27,094 85
	<hr/>
Total liabilities except deposit capital,	\$29,126 25
Deposit capital,	200,000 00
Surplus over deposit capital,	91,830 49
	<hr/>
Total,	\$320,956 74

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$114,350	\$1,112 21
Written or renewed in 1898,	6 850,115	71,071 88
Total,	\$6,964,465	\$72,184 09
Deduct risks expired and terminated,	2,111,017	20,255 23
In force at the end of the year,	\$4,853,448	\$51,928 86
Deduct amount re-insured,	191,040	1,521 86
Net amount in force,	\$4,662,408	\$50,407 00

General Interrogatories.

Losses incurred during the year,	\$25,010 22
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Business in New Jersey in 1898.

Fire risks written,	\$324,495 00
Premiums received,	3,015 02
Losses paid,	3,552 85
Losses incurred,	5,552 85
Amount at risk,	324,495 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$91,942 90
Net premiums earned,	\$32,632 41
Interest, etc., earned,	12,680 83
Total premiums and interest earned,	\$45,313 24
Net losses incurred,	\$25,010 22
Expenses incurred,	20,665 43
Total losses and expenses incurred,	45,675 65
Net loss for the year,	\$362 41
Received from home office in excess of amount remitted,	250 00
Decrease in surplus for the year,	112 41
Surplus at end of year,	\$91,830 49
Ratio of net losses incurred to net premiums earned, 79.71 per cent.	
Ratio of expenses incurred to net premiums earned, 63.33 per cent.	

SUN INSURANCE OFFICE.

LONDON, ENGLAND,

Commenced business in United States 1882.

J. J. GUILLE, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1897,	\$2,530,936 25
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INCOME DURING THE YEAR.

Fire.

Gross cash premiums,	\$1,970,076 19
Deduct re-insurance, etc.,	423,743 65

Net cash received for premiums,	\$1,546,332 54
Rents from company's property (including \$15,-	
800.04 for company's use of own buildings),	19,882 54
Interest on mortgage loans,	9,080 00
Interest on bonds and dividends on stocks,	77,788 43
Income from all other sources,	2,094 45
Profits on sale or maturity of ledger assets,	5,630 75

Total income,	1,660,808 71
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Total,	\$4,191,744 96
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DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses,	\$937,800 65
Deduct salvage and re-insurance,	33,158 21

Net amount paid for losses,	\$904,642 44
Commissions or brokerage to agents,	342,594 10
Salaries and allowances to agents,	84,272 36
Rents (including \$15,800.04 for company's use of	
own buildings),	16,940 04
Salaries, fees and all other charges of officers,	
\$32,099.76; clerks, \$37,606.80; other employes,	
\$26,837.54,	96,544 10
Taxes on premiums, \$33,702.24; on real estate,	
\$2,616.38,	36,318 62
Insurance department fees and agents' licenses,	4,024 50
Municipal licenses,	3,400 50
Advertising, printing and stationery,	12,637 65
Legal expenses,	610 64
Repairs and expenses on real estate,	7,223 76
Miscellaneous expenses,	6,642 37
Remitted to home office,	160,844 28

Total disbursements,	1,676,695 36
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Balance December 31, 1898,	\$2,515,049 60
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Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$261,189 97	
Mortgage loans on real estate, first liens,	188,000 00	
Book value of bonds, \$1,541,853.63 ; stocks, \$228,- 761.29,	1,770,614 92	
Cash in company's office,	472 51	
Cash deposited in bank,	170,952 85	
Agents' debit balances,	127,659 78	
Total,		\$2,518,890 03

Ledger Liabilities.

Agents' credit balances,	\$3,840 43	
Total net ledger assets as per balance,		\$2,515,049 60

NON-LEDGER ASSETS.

Interest accrued on mortgages,		1,850 83
Interest accrued on bonds and stocks,		22,526 65
Interest accrued on other assets,		610 47
Rents accrued on company's property or lease,		1,429 17
Market value of bonds and stocks over book value,		43,650 08
Gross premiums in course of collection,	\$119,257 15	
Deduct cost of collection, commission, etc.,	23,425 15	
Net amount of uncollected premiums,		95,832 00
Premiums more than three months due,	\$4,787 45	
Gross assets,		\$2,680,948 80

Items Not Admitted.

Depreciation from book values of above net ledger assets, to bring same to market value, viz., real estate,		11,189 97
Total admitted assets,		\$2,669,758 83

LIABILITIES.

Losses adjusted and unpaid,	\$48,010 12	
Losses unadjusted and reported,	157,007 86	
Losses resisted,	10,400 00	
Total,	\$215,417 98	
Deduct re-insurance thereon,	8,667 98	
Net amount of unpaid losses,		\$206,750 00
Unearned premiums on fire risks, one year or less,	\$480,761 56	
Unearned premiums on fire risks, more than one year,	893,544 52	
Total unearned premiums,		1,374,306 08
Salaries, rent, taxes and miscellaneous expenses due and accrued,	4,309 00	
Re-insurance premiums,	8,757 06	
Total liabilities except deposit capital,		\$1,594,122 14

Deposit capital,	\$200,000 00
Surplus over deposit capital,	875,636 69
Total,	\$2,669,758 83

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$323,340,950	\$2,906,424 26
Written or renewed in 1898,	223,051,762	1,954,133 00
Total,	\$546,392,712	\$4,860,557 26
Deduct risks expired and terminated,	222,386,701	2,124,513 75
In force at the end of the year,	\$324,006,011	\$2,736,043 51
Deduct amount re-insured,	17,298,020	126,401 12
Net amount in force,	\$306,707,991	\$2,609,642 39

General Interrogatories.

Losses incurred during the year,	\$951,310 99
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Amounts deposited for the exclusive protection of policy-holders in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$32,250 00	\$20,410 14
Ohio,	112,000 00	77,606 08
Oregon,	64,500 00	38,423 70
Virginia,	10,770 00	9,936 96
	\$219,520 00	\$146,376 86

Business in New Jersey in 1898.

Fire risks written,	\$8,459,737 00
Premiums received,	54,749 64
Losses paid,	47,093 46
Losses incurred,	49,768 74
Amount at risk,	13,446,457 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$886,969 76
Net premiums earned,	\$1,559,246 51
Interest, etc., earned,	137,890 65
Total premiums and interest earned,	\$1,697,137 16
Net losses incurred,	\$951,310 99
Expenses incurred,	596,314 96
Total losses and expenses incurred,	1,547,625 95
Net gain for the year,	\$149,511 21
Remitted to home office,	160,844 28
Decrease in surplus for the year,	11,333 07
Surplus at end of year,	\$875,636 69
Ratio of net losses incurred to net premiums earned, 61.01 per cent.	
Ratio of expenses incurred to net premiums earned, 38.24 per cent.	

SVEA FIRE AND LIFE INSURANCE COMPANY, LIMITED.

GOTHENBURG, SWEDEN.

Commenced business in United States 1884.

WEED & KENNEDY, *Resident Managers*, New York City.

Balance of net ledger assets, December 31, 1897, \$574,325 24

INCOME DURING THE YEAR.

Fire.

Gross cash premiums, \$524,547 67

Deduct re-insurance, etc., 146,108 37

Net cash received for premiums, \$378,439 30

Interest on bonds, 18,550 82

Interest from all other sources, 581 85

Profits on sale or maturity of ledger assets, 812 50

Total income, 398,384 47

Total, \$972,709 71

DISBURSEMENTS DURING THE YEAR.

Fire.

Gross amount paid for losses, \$282,782 11

Deduct salvage and re-insurance, 33,725 65

Net amount paid for losses, \$249,056 46

Commissions or brokerage to agents, 133,808 30

Salaries, fees and all other charges of officers, 825 00

Taxes on premiums, 2,799 42

Insurance department fees and agents' licenses, 553 58

Municipal licenses, \$70; tax on franchise, \$36.14, 106 14

Advertising, printing and stationery, 1,284 15

Legal expenses, 102 31

Miscellaneous expenses, 4,341 36

Remitted to home office, 5,750 00

Total disbursements, 398,626 72

Balance December 31, 1898, \$574,082 99

Invested in the following :

LEDGER ASSETS.

Book value of bonds, \$532,575 00

Cash in company's office, 620 20

Cash deposited in bank, 28,980 99

Bills receivable, 16,203 38

Total, \$578,384 57

Ledger Liabilities.

Agents' credit balances,	\$4,301 58	
Total net ledger assets as per balance,		\$574,082 99

NON-LEDGER ASSETS.

Interest accrued on bonds,		1,239 58
Market value of bonds over book value,		23,087 50
Gross premiums in course of collection,	\$80,537 97	
Deduct cost of collection, commission, etc.,	22,269 61	
Net amount of uncollected premiums,		58,268 36
Premiums more than three months due,	\$326 15	
Gross assets,		\$656,678 43

LIABILITIES.

Losses adjusted and unpaid,	\$15,544 71	
Losses unadjusted and reported,	27,767 54	
Losses resisted,	1,000 00	
Total,	\$44,312 25	
Deduct re-insurance thereon,	3,988 67	
Net amount of unpaid losses,		\$40,323 58
Unearned premiums on fire risks, one year or less,	\$139,883 39	
Unearned premiums on fire risks, more than one year,	96,469 69	
Total unearned premiums,		236,353 08
Return premiums,		11,652 38
Re-insurance premiums,		3,623 90
Total liabilities except deposit capital,		\$291,952 94
Deposit capital,		200,000 00
Surplus over deposit capital,		164,725 49
Total,		\$656,678 43

MISCELLANEOUS.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1897,	\$25,678,241	\$373,532 68
Written or renewed in 1898,	39,260,262	545,591 64
Total,	\$64,938,503	\$919,124 32
Deduct risks expired and terminated,	29,713,956	437,150 50
In force at the end of the year,	\$35,224,547	\$481,973 82
Deduct amount re-insured,	2,749,560	44,000 90
Net amount in force,	\$32,474,987	\$437,972 92

General Interrogatories.

Losses incurred during the year,	\$258,154 33
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Business in New Jersey in 1898.

Fire risks written,	\$3,881,320 00
Premiums received,	10,253 87
Losses paid,	5,903 96
Losses incurred,	8,138 63

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$186,084 86
Net premiums earned,	\$353,023 79
Interest, etc., earned,	37,863 07
Total premiums and interest earned,	\$390,886 86
Net losses incurred,	\$257,927 71
Expenses incurred,	148,568 52
Total losses and expenses incurred,	406,496 23
Net loss for the year,	\$15,609 37
Remitted to home office,	5,750 00
Decrease in surplus for the year,	21,359 37
Surplus at end of year,	\$164,725 49
Ratio of net losses incurred to net premiums earned, 73.06 per cent.	
Ratio of expenses incurred to net premiums earned, 42.08 per cent.	

THURINGIA INSURANCE COMPANY.

ERFURT, GERMANY.

Commenced business in United States, 1896.

F. G. Voss, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1897,	\$409,065 22
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INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$773,651 58
Deduct re-insurance, etc.,	231,784 08
Net cash received for premiums,	\$541,867 50
Interest on bonds,	13,480 00
Profit and loss,	83,977 50
Total income,	639,325 00
Total,	\$1,048,390 22

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$335,527 13	
Deduct salvage and re-insurance,	29,337 60	
Net amount paid for losses,	\$306,189 53	
Commissions or brokerage to agents,	166,574 02	
Salaries, fees and all other charges of officers, clerks other employes,	19,972 25	
Taxes on premiums,	10,136 12	
Insurance department fees, agents' and municipal licenses,	1,789 61	
Advertising, printing and stationery,	8,854 90	
Furniture and fixtures,	1,467 91	
Miscellaneous expenses,	21,695 79	
Total disbursements,		\$536,680 13
Balance December 31, 1898,		\$511,710 09

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$465,758 71	
Cash in company's office,	45 06	
Cash deposited in bank,	5,906 32	
Cash in hands of U. S. trustees,	40,000 00	
Total net ledger assets as per balance,		\$511,710 09

NON-LEDGER ASSETS.

Interest accrued on bonds,		3,363 33
Market value of bonds over book value,		23,756 29
Gross premiums in course of collection,	\$88,034 49	
Deduct cost of collection, commission, etc,	24,720 58	
Net amount of uncollected premiums,		63,313 91
Premiums more than three months due,	\$619 25	
Gross assets,		\$602,143 62

LIABILITIES.

Losses adjusted and unpaid,	\$12,545 82	
Losses unadjusted and reported,	7,067 00	
Total,	19,612 82	
Deduct re-insurance thereon,	300 00	
Net amount of unpaid losses,		\$19,312 82
Unearned premiums on fire risks, one year or less,	\$161,697 82	
Unearned premiums on fire risks, more than one year,	158,408 60	
Total unearned premiums,		320,106 42

Re-insurance premiums,	\$681 04
Total liabilities except deposit capital,	\$340,100 28
Deposit capital,	200,000 00
Surplus over deposit capital,	62,043 34
Total,	\$602,143 62

MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1897,	\$33,340,291	\$439,192 88
Written or renewed in 1898,	55,045,015	752,590 71
Total,	\$88,385,306	\$1,191,783 59
Deduct risks expired and terminated,	44,263,233	588,072 63
In force at the end of the year,	\$44,122,073	\$603,710 96
Deduct amount re-insured,	3,967,442	55,353 84
Net amount in force,	\$40,154,631	\$548,357 12

General Interrogatories.

Losses incurred during the year,	\$297,776 65
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Amounts deposited for the exclusive protection of policyholders
in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Oregon,	\$65,000 00	\$15,760 23

Business in New Jersey in 1898.

Fire risks written,	\$629,965 74
Premiums received,	7,754 20
Losses paid,	3,364 83
Losses incurred,	4,924 11
Amount at risk,	800,726 11

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$53,455 37
Net premiums earned,	\$427,713 72
Interest, etc., earned,	103,296 15
Total premiums and interest earned,	\$531,009 87
Net losses incurred,	\$295,777 90
Expenses incurred,	226,644 00
Total losses and expenses incurred,	522,421 90
Net gain (increase in surplus) for the year,	8,587 97
Surplus at end of year,	\$62,043 34
Ratio of net losses incurred to net premiums earned, 69.15 per cent.	
Ratio of expenses incurred to net premiums earned, 52.99 per cent.	

TRANSATLANTIC FIRE INSURANCE COMPANY.

HAMBURG, GERMANY.

Commenced business in United States 1877.

ADOLPH LOEB, *Resident Manager*, Chicago, Ill.

Balance of net ledger assets, December 31, 1897,	\$638,549 27
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INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums,	\$778,464 31	
Deduct re-insurance, etc.,	227,386 84	
	<hr/>	
Net cash received for premiums,	\$551,077 47	
Interest on bonds,	19,218 24	
Received from home office,	20,000 00	
	<hr/>	
Total income,		590,295 71
		<hr/>
Total,		\$1,228,844 98

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$348,955 56	
Deduct salvage and re-insurance,	26,516 75	
	<hr/>	
Net amount paid for losses	\$322,438 81	
Commissions or brokerage to agents,	143,408 05	
Rents,	4,010 00	
Salaries, fees and all other charges of officers, \$3,750; clerks, \$27,703.15,	31,453 15	
Taxes on premiums,	7,143 26	
Insurance department fees and agents' licenses,	534 15	
Municipal licenses,	1,534 78	
Advertising, printing and stationery,	2,499 84	
Miscellaneous expenses,	15,491 29	
Loss on sales or maturity of ledger assets,	3,993 75	
Remitted to home office,	18,395 00	
	<hr/>	
Total disbursements,		550,902 08
		<hr/>
Balance December 31, 1897,		\$677,942 90

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	605,128 97
Cash in company's office,	2,287 29
Cash deposited in bank,	51,737 85

Cash in hands of U. S. trustees,	\$16,432 70
Bills receivable,	458 80
Agents' debit balances,	1,897 29
Total net ledger assets as per balance,	<u>\$677,942 90</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds,	10,007 96
Market value of bonds over book value,	21,953 53
Gross premiums in course of collection,	\$97,838 71
Deduct cost of collection, commission, etc,	23,825 28
Net amount of uncollected premiums,	<u>74,013 43</u>
Gross assets,	<u>\$783,917 82</u>

LIABILITIES.

Losses adjusted and unpaid,	\$1,828 56
Losses unadjusted and reported,	55,318 31
Losses resisted,	5,812 50
Total,	<u>\$62,959 37</u>
Deduct re-insurance thereon,	4,897 29
Net amount of unpaid losses,	<u>\$58,062 08</u>
Unearned premiums on fire risks, one year or less,	\$188,960 00
Unearned premiums on fire risks, more than one year,	125,271 46
Total unearned premiums,	<u>314,231 46</u>
Total liabilities except deposit capital,	<u>\$372,293 54</u>
Deposit capital,	200,000 00
Surplus over deposit capital,	211,624 28
Total,	<u>\$783,917 82</u>

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$56,938,344	\$641,017 14
Written or renewed in 1898,	65,608,654	719,048 77
Total,	<u>\$122,546,998</u>	<u>\$1,360,065 91</u>
Deduct risks expired and terminated,	64,245,511	720,454 79
In force at the end of the year,	<u>\$58,301,487</u>	<u>\$639,611 12</u>
Deduct amount re-insured,	7,585,365	49,351 70
Net amount in force,	<u>\$50,716,122</u>	<u>\$590,259 42</u>

General Interrogatories.

Losses incurred during the year,	\$329,528 40
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UNITED STATES BRANCHES OF

Business in New Jersey in 1898.

Fire risks written,	\$791,403 83
Premiums received,	7,305 45
Losses paid,	5,058 13
Losses incurred,	5,029 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$172,970 42
Net premiums earned,	\$532,007 47
Interest, etc., earned,	31,271 93
Total premiums and interest earned,	\$563,279 40
Net losses incurred,	\$329,528 14
Expenses incurred,	196,702 40
Total losses and expenses incurred,	526,230 54
Net gain for the year,	\$37,048 86
Received from home office in excess of amount re- mitted,	1,605 00
Increase in surplus for the year,	38,653 86
Surplus at end of year,	\$211,624 28
Ratio of net losses incurred to net premiums earned, 61.94 per cent.	
Ratio of expenses incurred to net premiums earned, 36.97 per cent.	

UNION ASSURANCE SOCIETY.

LONDON, ENGLAND.

Commenced business in United States 1891.

HALL & HENSHAW, *Resident Managers*, New York City.

Balance of net ledger assets, December 31, 1897, \$1,418,533 92

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$1,281,798 63
Deduct re-insurance, etc.,	457,823 26
Net cash received for premiums,	\$823,975 37
Rents from company's property,	6,000 00
Interest on bonds and dividends on stocks,	27,699 15
Interest from all other sources,	168 62
Received from home office,	115,185 97
Total income,	973,029 11
Total,	\$2,391,563 03

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses,	\$673,594 07	
Deduct salvage and re-insurance, . .	54,249 36	
Net amount paid for losses,	\$619,344 71	
Commissions or brokerage to agents,	200,738 06	
Salaries and allowances to agents,	21,549 57	
Salaries, fees and all other charges of officers, \$2,325.00; other employes, \$9,141.64,	11,466 64	
Taxes on premiums, \$16,479.51; on real estate, \$2,000.00; internal revenue tax, \$2,450.79, . .	20,930 30	
Insurance department fees and agents' licenses and sundry taxes,	14,657 36	
Municipal licenses, \$540.00; tax on franchise, \$202.60,	742 60	
Advertising, printing and stationery,	2,279 56	
Miscellaneous expenses,	30,304 26	
Remitted to home office,	114,456 39	
Total disbursements,	\$1,036,469 45	
Balance December 31, 1898,	\$1,355,093 58	

Invested in the following :

LEDGER ASSETS.

Book value of real estate unincumbered,	\$190,973 19
Book value of bonds, \$987,331.50; stocks, \$70,000, 1,057,331 50	
Cash in company's office,	2,701 50
Cash deposited in bank,	24,920 04
Agents' debit balances,	84,771 78
Other ledger assets,	356 56
Total,	\$1,361,054 57

Ledger Liabilities.

Agents' credit balances,	5,960 99
Total net ledger assets as per balance,	\$1,355,093 58

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks,	5,866 84
Market value of real estate over book value,	9,026 81
Market value of bonds and stocks over book value,	29,117 00
Gross premiums in course of collection,	\$40,176 51
Deduct cost of collection, commission, etc,	6,026 48
Net amount of uncollected premiums,	34,150 03
Gross assets,	\$1,433,254 26

LIABILITIES.

Losses unadjusted and reported,	\$51,757 86	
Losses resisted,	5,000 00	
Total,		\$56,757 86
Unearned premiums on fire risks, one year or less,	\$375,610 31	
Unearned premiums on fire risks, more than one year,	207,187 77	
Total unearned premiums,		582,798 08
Total liabilities except deposit capital,		\$639,555 94
Deposit capital,		200,000 00
Surplus over deposit capital,		593,698 32
Total,		\$1,433,254 26

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$130,419,621	\$1,335,102 45
Written or renewed in 1898,	137,704,093	1,283,928 20
Total,	\$268,123,714	\$2,619,030 65
Deduct risks expired and terminated,	152,379,463	1,440,491 43
In force at the end of the year,	\$115,744,251	\$1,178,539 22
Deduct amount re-insured,	9,974,388	100,475 57
Net amount in force,	\$105,769,863	\$1,078,063 65

General Interrogatories.

Losses incurred during the year,	\$551,033 34
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Amounts deposited for the exclusive protection of policyholders
in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$32,250 00	\$11,137 36
Ohio,	129,000 00	11,730 63
Oregon,	58,000 00	5,995 14
Virginia,	64,500 00	12,699 08
	\$283,750 00	\$41,562 21

Business in New Jersey in 1898.

Fire risks written,	\$4,403,784 00
Premiums received,	43,130 29
Losses paid,	18,268 90
Losses incurred,	24,696 40

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$556,065 81
Net premiums earned,	\$846,235 23
Interest, etc., earned,	44,767 86
Total premiums and interest earned,	\$891,003 09
Net losses incurred,	\$551,033 34
Expenses incurred,	303,066 82
Total losses and expenses incurred,	854,100 16
Net gain for the year,	\$36,902 93
Received from home office in excess of amount remitted,	729 58
Increase in surplus for the year,	37,632 51
Surplus at end of year,	\$593,698 32
Ratio of net losses incurred to net premiums earned, 65.11 per cent.	
Ratio of expenses incurred to net premiums earned, 35.81 per cent.	

UNION MARINE INSURANCE COMPANY, LIMITED.

LIVERPOOL, ENGLAND.

Commenced business in United States, 1880.

JONES & WHITLOCK, *Resident Attorneys*, New York City.

Balance of net ledger assets, December 31, 1897, \$499,659 86

INCOME DURING THE YEAR.

	Marine and Inland.
Gross cash premiums,	\$337,756 48
Deduct re-insurance, etc.,	144,431 06
Net cash received for premiums,	\$193,325 42
Interest on bonds,	17,978 59
Income from all other sources,	11,334 10
Received from home office,	45,288 36
Total income,	\$267,926 47
Total,	\$767,586 33

DISBURSEMENTS DURING THE YEAR.

	Marine and Inland.	
Gross amount paid for losses,	\$152,161 83	
Deduct salvage and re-insurance, . . .	46,506 78	
Net amount paid for losses,	\$105,655 05	
Commissions or brokerage to agents,	24,188 20	
Salaries and allowances to agents,	5,580 00	
Taxes on premiums,	5,376 71	
Insurance department fees and agents' licenses, . .	921 45	
General and miscellaneous expenses,	19,143 09	
Remitted to home office,	107,451 07	
Total disbursements,		\$268,315 57
Balance December 31, 1898,		\$499,270 76

Invested in the following :

LEDGER ASSETS.

Book value of bonds,	\$498,945 35	
Cash deposited in bank,	578 60	
Agents' debit balances,	17,952 37	
Total,	\$517,476 32	
Deduct ledger liabilities,	18,205 56	
Total net ledger assets as per balance,		\$499,270 76

NON-LEDGER ASSETS.

Market value of bonds over book value,		67,959 62
Gross premiums in course of collection,	\$31,936 25	
Deduct cost of collection, commission, etc.,	7,339 30	
Net amount of uncollected premiums,		24,596 95
Gross assets,		\$591,827 33

LIABILITIES.

Losses unadjusted and reported,	\$99,666 00	
Losses resisted,	8,687 05	
Total,	\$108,353 05	
Deduct re-insurance thereon,	63,362 57	
Net amount of unpaid losses,		\$44,990 48
Unearned premiums on inland navigation risks, . .	\$11,017 20	
Unearned premiums on marine risks,	24,272 58	
Total unearned premiums,		35,289 78
Total liabilities except deposit capital,		\$80,280 26
Deposit capital,		200,000 00
Surplus over deposit capital,		311,547 07
Total,		\$591,827 33

MISCELLANEOUS.

	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$4,450,475	\$87,637 24
Written or renewed in 1898,	52,622,952	330,470 52
Total,	\$57,073,427	\$418,107 76
Deduct risks expired and terminated,	52,824,166	322,154 63
In force at the end of the year,	\$4,249,261	\$95,953 13
Deduct amount re-insured,	1,630,189	49,646 16
Net amount in force,	\$2,619,072	\$46,306 97

General Interrogatories.

Losses incurred during the year, marine and inland, \$115,857 84

Amounts deposited for the exclusive protection of policyholders
in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Ohio,	\$112,875 00	\$560 58

Business in New Jersey in 1898.

Marine and inland risks written,	\$6,623,960 00
Premiums received,	9,791 67
Losses paid,	4,032 88
Losses incurred,	4,032 88

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$293,162 77
Net premiums earned,	\$209,934 65
Interest, etc., earned,	31,205 04
Total premiums and interest earned,	\$241,139 69
Net losses incurred,	\$115,867 84
Expenses incurred,	44,724 84
Total losses and expenses incurred,	160,592 68
Net gain for the year,	\$80,547 01
Remitted to home office in excess of amount received,	62,162 71
Increase in surplus for the year,	18,384 30
Surplus at end of year,	\$311,547 07
Ratio of net losses incurred to net premiums earned, 55.20 per cent.	
Ratio of expenses incurred to net premiums earned, 21.30 per cent.	

UNITED STATES BRANCHES OF

WESTERN ASSURANCE COMPANY.

TORONTO, CANADA.

Commenced business in United States 1874.

J. J. KENNY, *Managing Director*, Toronto, Canada.

Balance of net ledger assets, December 31, 1897, .	\$1,667,368 41	
Increase to bring same to present ledger values, .	18,572 15	
	<hr/>	\$1,685,940 56

INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums, . .	\$1,723,599 25	\$306,571 23	
Deduct re-insurance, etc.,	385,570 04	21,357 61	
Net cash received for premiums, . . .	\$1,338,029 21	\$285,213 62	\$1,623,242 83
Interest on mortgage loans,			2,116 23
Interest on bonds and dividends on stocks,			46,506 88
Total income,			<hr/> 1,671,865 94
Total,			<hr/> \$3,357,806 50

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses,	\$925,021 81	\$291,353 95	
Deduct salvage and re-in- surance,	36,874 26	44,755 34	
Net amount paid for losses,	\$888,147 55	\$246,598 61	\$1,134,746 16
Commissions or brokerage to agents,			304,720 21
Rents,			6,480 00
Salaries, fees and all other charges of officers, \$13,920.00; clerks, \$37,938.00; other em- ployes, \$40,200.00,			92,058 00
Taxes on premiums,			32,840 60
Insurance department fees and agents' licenses, . .			10,233 49
Municipal licenses, \$5,143.57; tax on franchise, \$243.58,			5,387 15
Advertising, printing and stationery,			15,758 22
Legal expenses,			1,485 43

Furniture and fixtures,	\$2,756 40	
Miscellaneous expenses,	79,902 81	
Remitted to home office,	24,960 64	
	<hr/>	
Total disbursements,		\$1,711,329 11
		<hr/>
Balance December 31, 1898,		\$1,646,477 39

Invested in the following :

LEDGER ASSETS.

Mortgage loans on real estate, first liens,	\$20,000 00	
Book value of bonds, \$1,103,063.38 ; stocks, \$152,- 637.50,	1,255,700 88	
Cash in company's office,	163 33	
Cash deposited in bank,	151,299 66	
Bills receivable,	47,309 72	
Agents' debit balances,	172,003 80	
	<hr/>	
Total net ledger assets as per balance,		\$1,646,477 39

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value,	\$7,439 27	
	<hr/>	
Gross assets,		\$1,653,916 66

LIABILITIES.

Losses adjusted and unpaid,	\$82,697 64	
Losses unadjusted and reported,	68,325 25	
Losses resisted,	14,049 16	
	<hr/>	
Amount of unpaid losses,		\$165,072 05
Unearned premiums on fire risks, one year or less, . .	\$476,815 00	
Unearned premiums on fire risks, more than one year,	342,145 11	
Unearned premiums on inland navigation risks, . .	23,847 38	
Unearned premiums on marine risks,	11,830 55	
	<hr/>	
Total unearned premiums,		854,638 04
	<hr/>	
Total liabilities except deposit capital,		\$1,019,710 09
Deposit capital,		200,000 00
Surplus over deposit capital,		434,206 57
	<hr/>	
Total,		\$1,653,916 66

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$143,317,711	\$1,707,467 66
Written or renewed in 1898,	162,181,141	1,723,599 25
Total,	\$305,498,852	\$3,431,066 91
Deduct risks expired and terminated,	140,744,979	1,787,669 50
In force at the end of the year,	\$164,753,873	\$1,643,397 41
Deduct amount re-insured,	4,688,424	51,684 58
Net amount in force,	\$160,065,449	\$1,591,712 83

	Marine and Inland Risks.	Premiums.
In force December 31, 1897,	\$5,168,388	\$79,126 25
Written or renewed in 1898,	35,874,054	306,571 23
Total,	\$41,042,442	\$385,697 48
Deduct risks expired and terminated,	36,913,977	317,524 06
In force at the end of the year,	\$4,128,465	\$68,173 42

General Interrogatories.

Losses incurred during the year (fire, \$847,476 77; marine and inland, \$269,305.14),	\$1,116,681 91
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Amounts deposited for the exclusive protection of policyholders in other States or Countries:

State or Country.	Value of Deposits.	Liabilities.
California,	\$112,000 00	\$51,333 78
Georgia,	26,281 25	14,351 14
Ohio,	112,125 00	53,664 69
Oregon,	55,625 00	8,554 79
Virginia,	43,575 00	16,341 22
	\$349,606 25	\$144,245 62

Business in New Jersey in 1898.

Fire risks written,	\$4,767,749 00
Premiums received,	38,491 63
Losses paid,	17,336 39
Losses incurred,	20,638 35
Amount at risk,	6,356,998 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$406,281 32
Net premiums earned,	\$1,665,127 73
Interest, etc., earned,	56,062 38
Total premiums and interest earned,	\$1,721,190 11

Net losses incurred,	\$1,116,681 91	
Expenses incurred,	551,622 31	
	<hr/>	
Total losses and expenses incurred,	\$1,668,304 22	
	<hr/>	
Net gain for the year,	\$52,885 89	
Remitted to home office,	24,960 64	
	<hr/>	
Increase in surplus for the year,		\$27,925 25
		<hr/>
Surplus at end of year,		\$434,206 57
Ratio of net losses incurred to net premiums earned, 67.07 per cent.		
Ratio of expenses incurred to net premiums earned, 33.13 per cent.		

REPORT OF RECEIVER.

(467)

REPORT OF RECEIVER.

MILLVILLE MUTUAL MARINE AND FIRE INSURANCE COMPANY.

To the Honorable William Bettle, Commissioner of Banking and Insurance of the State of New Jersey :

In accordance with the act of the Legislature of New Jersey entitled "An act to provide for the regulation and incorporation of insurance companies," I, Thomas Whitaker, receiver of the "Millville Mutual Marine and Fire Insurance Company," do hereby submit to you the following statement on account of said company for the year eighteen hundred and ninety-eight :

RECEIPTS.

Amount received to January 1, 1898, as stated in my last report, .	\$8,404 39
Amount received from assessments during the year 1898,	294 16
	\$8,698 55

DISBURSEMENTS.

Amount of disbursements to January 1, 1898, as stated in my last report,	\$4,623 72
Amount paid Thomas Whitaker, receiver, by order of Court of Chancery,	500 00
Amount paid J. W. Newlin, printing bill,	87 40
Amount paid Thomas Whitaker, receiver, expense account,	10 25
Balance in hands of receiver January 1, 1899,	3,477 18
	\$8,698 55

State of New Jersey, Cumberland county, ss.--Thomas Whitaker, being duly sworn, on his oath saith that the foregoing statement made by him as receiver of the "Millville Mutual Marine and Fire Insurance Company," is a just and true one to the best of his knowledge and belief.

THOMAS WHITAKER.

Sworn and subscribed before me this third day of January, A. D. eighteen hundred and ninety-nine.

MARTIN A. LANE,
Master in Chancery.

STATISTICAL TABLES.

(471)

TABLE I.—CAPITAL, ASSETS, LIABILITIES AND SURPLUS, December 31, 1898.
FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	LOCATION.	Paid-up Capital.	Admitted Assets.	Liabilities, Excluding Capital.	Surplus as to Policy-holders.	Liabilities, Including Capital.	Surplus over all Liabilities.
Stock Companies of N. J.							
American,	Newark,	\$600,000 00	\$3,001,688 27	\$584,815 81	\$2,416,872 46	\$1,184,815 81	\$1,816,872 46
Camden,	Camden,	105,730 00	280,246 76	69,252 01	220,994 75	164,982 01	115,264 75
Firemen's,	Newark,	1,000,000 00	2,402,988 88	345,273 75	2,057,715 13	1,345,273 75	1,057,715 13
Merchants,	Newark,	1,000,000 00	1,677,901 85	874,072 50	803,828 35	1,274,072 50	403,828 35
National F. & M.,	Elizabeth,	100,000 00	148,232 40	9,422 76	138,809 64	109,422 76	38,809 64
Newark,	Newark,	250,000 00	711,925 20	120,377 82	591,547 38	370,377 82	341,547 38
New Brunswick,	New Brunswick,	50,000 00	127,949 97	2,553 84	124,991 13	62,958 84	74,991 13
Standard,	Trenton,	100,000 00	279,555 80	91,030 69	188,565 11	191,030 69	88,505 11
Total,		\$2,605,730 00	\$8,630,468 13	\$2,087,204 18	\$6,543,263 95	\$4,692,934 18	\$3,937,533 95
Companies of Other States.							
Atna,	Hartford,	\$4,000,000 00	\$12,621,680 90	\$3,712,834 15	\$8,808,846 75	\$7,712,834 15	\$4,808,846 75
Agricultural,	Watertown, N. Y.,	500,000 00	2,251,295 83	1,225,403 15	1,025,892 68	1,725,403 15	525,892 68
Allemanina,	Pittsburgh,	200,000 00	498,966 39	167,890 71	331,075 68	367,890 71	131,075 68
American,	Boston,	300,000 00	626,501 05	149,493 39	477,007 66	449,493 39	177,007 66
American Central,	St. Louis,	600,000 00	1,844,965 48	758,893 48	1,086,072 00	1,358,893 48	486,072 00
American,	New York,	400,000 00	1,215,473 10	446,744 71	768,728 39	846,744 71	388,728 39
American,	Philadelphia,	500,000 00	2,710,727 67	1,705,894 35	1,004,733 32	2,205,894 25	504,733 32
Armenia,	Pittsburgh,	250,000 00	422,964 37	162,891 75	260,163 62	412,801 35	10,163 62
Assurance Company of America,	New York,	200,000 00	586,845 70	161,950 71	424,894 99	361,950 71	224,894 99
Boston,	New York,	1,000,000 00	3,008,177 51	642,522 66	2,365,654 85	1,642,522 66	1,365,654 85
British American,	Boston,	200,000 00	367,012 98	95,733 47	271,279 51	285,733 47	71,279 51
Bucks County Contributionship,	Morrisville,	200,000 00	371,595 91	69,138 78	302,457 13	69,138 78	302,457 13
Buffalo Commercial,	Buffalo,	200,000 09	308,160 63	66,837 86	241,322 77	266,837 86	41,322 77
Buffalo German,	Buffalo,	200,000 00	1,942,480 85	302,929 64	1,639,551 31	502,929 54	1,439,551 31
Caledonian-American,	New York,	200,000 00	353,628 70	54,327 77	299,300 93	254,327 77	99,300 93
Capital,	Concord,	200,000 00	437,147 71	175,666 07	261,481 64	375,666 07	61,481 64
Citizens,	New York,	300,000 00	741,454 85	298,943 40	442,511 45	598,943 40	142,511 45
Citizens,	Pittsburgh,	600,000 00	803,389 43	178,493 07	624,896 36	678,493 07	124,896 36
Colonial,	New York,	200,000 00	512,357 30	190,784 64	321,572 66	390,784 64	191,572 66
Commerce,	Albany,	200,000 00	403,412 05	91,531 24	311,880 81	291,531 24	111,880 81
Commercial Union,	New York,	200,000 00	298,531 69	76,163 84	220,368 55	278,163 84	30,368 55
Concordia,	Milwaukee,	200,000 00	877,167 09	428,188 77	448,978 32	628,188 77	248,978 32
Connecticut,	Hartford,	1,000,000 00	8,727,600 27	1,614,953 97	2,112,546 30	2,614,953 97	1,112,546 30

Continental,	New York,	9,077,114 17	4,597,879 29	4,479,234 88	5,597,879 29	3,479,234 88
Delaware,	Philadelphia,	1,598,166 18	708,632 39	889,533 79	1,411,507 39	186,658 79
Equitable F. & M.,	Providence,	757,293 60	298,501 01	498,792 59	638,501 01	198,792 59
Erie,	Buffalo,	757,387 22	392,702 98	454,684 24	592,702 98	254,684 24
Farmers,	York, Pa.,	701,651 68	378,754 28	322,897 42	378,754 28	322,897 42
Fire Association,	Philadelphia,	6,227,563 64	4,457,339 12	1,770,024 42	4,957,339 12	1,270,024 42
Fire, County of Philadelphia,	Philadelphia,	912,906 83	311,558 04	601,318 79	711,688 04	201,318 79
Fire, Northampton County,	Easton, Pa.,	229,990 06	167,688 07	62,301 99	167,688 07	62,301 99
Fireman's Fund,	San Francisco,	3,810,037 80	1,448,307 76	2,361,730 04	2,448,307 76	1,361,730 04
Firemen's,	Baltimore,	778,951 39	262,113 46	526,837 64	630,113 46	148,837 54
Franklin,	Philadelphia,	3,177,729 73	1,627,779 95	1,550,149 78	2,027,579 95	1,150,149 78
German,	Freeport, Ill.,	3,384,570 61	1,804,745 27	1,579,725 34	2,004,745 27	1,379,725 34
German-Alliance,	New York,	882,571 62	204,840 72	677,730 90	604,840 72	277,730 90
Germania,	New York,	8,058,052 52	3,136,043 14	4,922,009 38	4,136,043 14	3,922,009 38
Girard F. & M.,	Philadelphia,	4,678,121 90	1,584,408 51	3,093,713 39	2,584,408 51	2,093,713 39
Glens Falls,	Glens Falls,	2,631,011 45	1,048,501 30	982,510 15	1,348,501 30	682,510 15
Globe,	New York,	3,201,932 98	960,548 39	2,251,384 59	1,150,548 39	2,051,384 59
Greenwich,	New York,	547,807 65	283,914 88	253,892 77	493,914 88	53,892 77
Hanover,	New York,	1,582,311 32	938,901 86	643,409 46	1,138,901 86	445,409 46
Hartford,	Hartford,	3,035,140 62	1,329,429 19	1,705,711 43	2,329,429 19	705,711 43
Home,	New York,	11,154,328 90	5,474,749 23	5,679,579 67	6,724,749 23	4,429,579 67
Home Mutual,	New York,	12,121,011 17	4,693,208 81	7,427,802 36	7,693,208 81	4,427,802 36
Indemnity,	San Francisco,	961,794 10	326,794 98	634,990 12	626,794 98	334,990 12
Insurance Company of North America,	New York,	312,638 21	14,918 80	297,719 41	214,918 80	97,719 41
Insurance Company of the State of N.Y.	Philadelphia,	10,079,181 97	4,592,500 66	5,486,681 31	7,592,500 66	2,486,681 31
International,	New York,	341,403 86	119,351 46	222,052 40	319,351 46	22,052 40
Lafayette,	Philadelphia,	708,914 76	392,879 67	316,035 09	592,879 67	116,035 09
Magdeburg,	New York,	323,602 21	65,846 71	257,755 50	265,846 71	57,755 50
Mechanics,	New York,	323,376 67	66,912 72	256,463 95	266,912 72	56,463 95
Mechanics and Traders,	New York,	283,764 34	65,249 48	218,514 85	265,249 48	18,514 85
Mechanics,	Philadelphia,	945,471 11	407,156 38	538,314 73	657,156 38	288,314 73
Mechanics,	New Orleans,	477,149 04	136,336 55	340,812 49	436,336 55	40,812 49
Michigan F. & M.,	Providence,	601,214 56	199,830 82	401,383 74	399,830 82	201,383 74
Milwaukee Fire,	Detroit,	731,591 43	186,811 79	594,779 64	586,811 79	194,779 64
Milwaukee Mechanics,	Milwaukee,	388,043 58	105,731 09	282,312 49	306,731 09	82,312 49
National,	Hartford,	2,568,937 36	886,278 65	1,682,718 71	1,086,278 65	1,482,718 71
National Standard,	New York,	4,553,747 90	2,024,040 15	2,529,707 75	3,024,040 15	1,529,707 75
New Hampshire,	Manchester,	590,416 67	140,840 64	449,576 03	340,840 64	249,576 03
New York,	New York,	3,126,355 38	1,179,572 04	1,946,783 34	2,179,572 04	946,783 34
Niagara,	New York,	474,199 61	142,796 18	331,403 43	342,796 18	131,403 43
North British and Mercantile,	New York,	2,751,734 04	1,479,957 25	1,271,776 79	1,979,957 25	771,776 79
North River,	New York,	343,032 45	51,267 95	291,764 50	251,267 95	91,764 50
Northwestern National,	Milwaukee,	833,587 71	185,370 55	648,217 16	535,370 55	298,217 16
Orient,	Norwalk,	2,687,166 20	1,280,395 05	1,356,771 15	1,880,395 05	766,771 15
Pacific,	Hartford,	534,944 95	128,564 95	406,380 00	328,564 95	206,380 00
Pennsylvania,	New York,	2,516,673 26	1,202,628 23	1,314,045 03	1,702,628 23	814,045 03
Phoenix,	Philadelphia,	826,867 25	382,742 92	444,124 33	582,742 92	244,124 33
Phoenix,	Brooklyn,	5,227,336 10	2,529,872 73	2,697,463 37	2,929,872 73	2,297,463 37
Phoenix,	Phoenix,	5,675,992 60	3,155,284 09	2,520,708 51	4,155,284 09	1,620,708 51
Phoenix,	Hartford,	5,511,407 71	2,327,649 83	3,183,757 88	4,327,649 83	1,183,757 88

TABLE I.—CONTINUED.

COMPANIES.	LOCATION.	Paid-up Capital.	Admitted Assets.	Liabilities, Excluding Capital.	Surplus as to Policy-holders.	Liabilities, Including Capital.	Surplus over all Liabilities.
Companies of Other States.							
Providence Washington,	Providence,	\$500,000 00	\$2,086,309 66	\$1,072,158 16	\$1,014,151 50	\$1,572,158 16	\$514,151 50
Queen Insurance Company of America,	New York,	500,000 00	4,819,476 77	1,769,501 81	2,823,974 96	2,269,501 81	2,323,974 96
Reading,	Reading,	250,000 00	819,796 82	277,394 10	542,332 72	527,394 10	292,332 72
Rochester German,	Rochester,	200,000 00	1,082,327 25	315,621 35	766,705 90	515,621 35	566,705 90
Saginaw Valley F. & M.,	Saginaw, Mich.,	320,238 49	883,465 41	90,609 10	229,679 39	290,609 10	231,679 39
Security,	New Haven,	200,000 00	4,716,944 02	431,212 08	452,253 33	631,212 08	252,253 33
Springfield F. & M.,	Springfield, Mass.,	1,500,000 00	1,620,374 62	1,620,374 62	3,096,569 40	3,120,374 62	1,696,569 40
Spring Garden,	Philadelphia,	400,000 00	1,568,521 96	1,016,764 88	551,757 08	1,416,764 88	151,757 08
St. Paul F. & M.,	St. Paul, Minn.,	£00,000 00	2,623,987 72	1,239,098 94	1,284,888 78	1,739,098 94	784,888 78
Teutonia,	New Orleans,	250,000 00	731,232 36	247,615 74	483,616 62	497,615 74	233,616 62
Thuringia-American,	New York,	200,000 00	307,035 79	17,264 25	289,771 54	217,264 25	89,771 54
Traders,	Chicago,	500,000 00	2,104,735 44	604,216 01	1,500,519 43	1,104,216 01	1,000,519 43
Traders,	New York,	200,000 00	460,976 99	194,214 46	266,762 53	394,214 46	66,762 53
Union,	Philadelphia,	200,000 00	605,577 51	258,450 38	347,127 13	458,450 38	147,127 13
United Firemen's,	Philadelphia,	300,000 00	1,523,507 71	972,139 62	551,368 09	1,272,139 62	251,368 09
United States,	New York,	250,000 00	738,634 84	260,951 82	477,683 02	510,951 82	227,683 02
Victoria,	New York,	200,000 00	258,982 77	34,715 99	224,266 78	234,715 99	24,266 78
Washington Assurance,	New York,	200,000 00	368,556 60	122,530 58	246,026 02	322,530 58	40,026 02
Westchester,	New York,	300,000 00	2,659,215 34	1,224,694 95	1,434,520 39	1,524,694 95	1,134,520 39
Williamsburg City,	Brooklyn,	250,000 00	1,945,481 41	608,683 29	1,336,798 12	858,683 29	1,086,798 12
Wisconsin,	Milwaukee,	200,000 00	270,308 70	68,115 15	212,193 55	258,115 15	12,193 55
Total, . . . . .	. . . . .	\$46,880,875 00	\$200,786,688 60	\$84,044,507 72	\$115,842,180 88	\$131,825,382 72	\$68,961,305 88

TABLE I.—CONTINUED.

COMPANIES.	LOCATION.	Deposit Capital in the United States.	Assets in the United States.	Liabilities, Excluding Deposit Capital in the United States.	Surplus as to Policyholders in the United States.	Liabilities, Including Deposit Capital in the United States.	Surplus Over all Liabilities in the United States.
Companies of Other Countries							
Aachen and Muni.h.,	Aix-la-Chapelle, Germ'y.	\$200,000 00	\$791,399 77	\$827,096 16	\$464,303 61	\$527,096 16	\$264,303 61
Atlas,	London,	200,000 00	1,098,684 64	510,685 62	537,999 02	710,685 62	337,999 02
Bakoe,	Basle, Switzerland,	200,000 00	823,092 68	228,221 10	894,871 58	394,221 10	394,871 58
British America,	Toronto,	200,000 00	1,210,667 07	693,237 96	517,429 11	893,237 96	317,429 11
Caledonian,	Edinburgh,	200,000 00	1,946,154 48	1,064,374 77	1,881,779 71	1,064,374 77	1,881,779 71
Commercial Union,	London,	200,000 00	3,725,358 95	2,114,482 44	1,580,876 51	2,344,482 44	1,380,876 51
Hamburg-Bremen,	Hamburg,	200,000 00	1,568,511 81	861,011 95	767,499 86	1,061,011 95	507,499 86
Helvetia Swiss,	St. Gall, Switzerland,	200,000 00	833,409 85	240,986 88	592,422 97	440,986 88	392,422 97
Imperial,	London,	200,000 00	1,898,366 28	977,393 59	920,972 69	1,177,393 59	790,972 69
Lancashire,	Manchester, England,	200,000 00	2,345,389 85	1,762,058 64	583,331 21	1,962,058 64	383,331 21
Law Union and Crown,	London,	200,000 00	649,040 69	145,966 11	503,074 58	345,966 11	303,074 58
Lion,	London,	200,000 00	897,873 83	496,163 78	401,710 05	696,163 78	401,710 05
Liverpool and London and Glob.,	London and Liverpool,	200,000 00	9,580,297 20	4,754,593 50	4,825,703 70	4,954,593 50	4,625,703 70
London,	London,	200,000 00	2,440,020 70	1,065,088 31	1,374,932 39	1,265,088 31	1,174,932 39
London and Lancashire,	Liverpool,	200,000 00	2,815,638 06	1,737,318 56	1,078,369 50	1,937,318 56	878,369 50
Magdeburg,	Magdeburg, Germany,	200,000 00	897,377 32	403,786 48	493,590 84	603,786 48	293,590 84
Manchester,	Manchester, England,	200,000 00	1,756,130 48	1,171,958 87	584,171 61	1,371,958 87	384,171 61
Marine,	London,	200,000 00	628,815 91	110,590 47	518,225 44	310,590 47	318,225 44
Netherlands,	The Hague, Holland,	200,000 00	611,455 06	168,208 07	443,247 98	368,208 07	243,247 98
North British and Mercantile,	London,	200,000 00	4,264,738 36	2,214,142 27	2,050,596 09	2,414,142 27	1,850,596 09
North German,	Hamburg,	200,000 00	715,818 10	328,032 16	387,785 94	523,032 16	187,785 94
Northern,	London,	200,000 00	2,518,397 52	1,048,320 54	1,470,076 98	1,248,320 54	1,270,076 98
Norwich Union,	Norwich, England,	200,000 00	2,329,235 44	1,342,257 08	986,978 36	1,542,257 08	786,978 36
Palatine,	Manchester, England,	200,000 00	2,593,583 39	1,643,295 82	950,287 57	1,843,295 82	750,287 57
Phoenix,	London,	200,000 00	3,104,202 89	1,745,145 53	1,359,057 36	1,945,145 53	1,159,057 36
Prussian National,	Stettin, Germany,	200,000 00	752,051 58	398,267 61	353,783 97	598,267 61	153,783 97
Royal,	Liverpool,	200,000 00	7,069,748 77	4,755,622 24	2,314,126 53	4,955,622 24	2,114,126 53
Royal Exchange Assurance,	London,	200,000 00	1,032,170 89	454,026 39	628,144 50	604,026 39	428,144 50
Scottish Union and National,	Edinburgh,	200,000 00	4,170,701 03	2,184,460 59	1,986,240 44	2,384,460 59	1,786,240 44
Sea,	Liverpool,	200,000 00	594,553 31	168,460 49	426,092 82	368,460 49	226,092 82
State,	Liverpool,	200,000 00	320,956 74	29,126 25	291,830 49	229,126 25	91,830 49
Sun,	London,	200,000 00	2,069,758 83	1,591,122 14	1,075,636 69	1,794,122 14	875,636 69
Svea,	Gothenburg, Sweden,	200,000 00	666,678 43	291,952 94	364,725 49	491,952 94	164,725 49
Thuringia,	Erfurt, Germany,	200,000 00	602,143 62	304,100 28	262,043 34	540,100 28	62,043 34
Transatlantic,	Hamburg,	200,000 00	783,917 82	372,293 54	411,624 28	572,293 54	211,624 28
Union,	London,	200,000 00	1,433,254 26	639,555 94	793,698 32	839,555 94	593,698 32
Union Marine,	Liverpool,	200,000 00	591,827 33	80,280 26	511,547 07	280,280 26	311,547 07
Western,	Toronto,	200,000 00	1,653,916 66	1,019,710 09	634,206 57	1,219,710 09	434,206 57
Total, . . . . .	. . . . .	\$7,600,000 00	\$74,325,390 59	\$39,462,395 42	\$34,862,995 17	\$47,062,395 42	\$27,262,995 17
Grand Aggregate, . . . . .	. . . . .	\$57,086,605 00	\$283,742,547 32	\$126,494,107 32	\$157,248,440 00	\$183,680,712 32	\$100,161,835 00

TABLE II.—CLASSIFICATION OF ASSETS, December 31, 1898.

FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Real Estate	Mortgage Loans.	Collateral Loans.	Stocks and Bonds.	Cash in Office and in Bank.	Interest and Rents Due and Accrued.	Net Uncollected Premiums.	All Other Assets (less credits).	Total Admitted Assets.
Stock Companies of N. J.									
American,	\$245,881 21	\$1,656,570 75	. . . . .	\$980,041 90	\$33,897 13	\$38,467 81	\$46,829 47	. . .	\$3,001,638 27
Camden,	29,700 00	218,475 00	. . . . .	300 00	92,968 37	6,120 09	2,502 30	\$181 00	280,246 76
Firemen's,	137,329 98	1,205,385 36	. . . . .	984,608 75	13,910 67	25,710 72	36,947 82	45 60	2,402,988 88
Merchants,	216,594 18	401,100 00	. . . . .	823,400 00	62,482 72	9,471 83	128,182 26	3,609 86	1,677,900 85
National F. & M.,	10,983 11	87,232 00	. . . . .	42,863 07	1,632 47	7,787 12	—600 00	. . . . .	148,232 40
Newark,	86,700 00	265,880 00	. . . . .	321,830 00	16,434 78	7,738 79	12,738 79	605 00	711,925 20
New Brunswick,	5,224 29	76,039 00	. . . . .	32,417 00	3,682 91	4,861 83	224 94	. . . . .	127,949 97
Standard, . . . . .	. . . . .	8,560 00	. . . . .	250,317 00	14,197 98	118 25	6,352 57	. . . . .	279,535 80
Total,	\$732,012 75	\$3,919,232 11	\$37,500 00	\$1,435,837 72	\$173,299 19	\$84,129 63	\$234,615 27	\$3,841 46	\$8,630,468 13
Companies of Other States.									
Enna,	\$225,000 00	\$35,600 00	\$3,600 00	\$10,924,392 30	\$792,451 24	\$1,410 45	\$317,821 67	\$221,405 24	\$12,521,680 90
Agricultural,	384,110 00	914,175 82	221,526 66	441,081 25	177,696 77	32,653 70	742 60	123,359 84	2,251,235 83
Allemania, . . . . .	. . . . .	305,073 57	. . . . .	41,150 33	49,435 51	9,141 64	29,446 32	2,218 82	498,966 89
American, Mass., . . . . .	. . . . .	. . . . .	15,000 00	559,411 00	25,952 00	2,926 16	96,130 23	7,081 66	626,501 05
American Central,	500,000 00	60,653 45	42,500 00	1,364,650 00	80,968 43	4,583 25	109,913 46	. . . . .	1,844,965 48
American, N. Y., . . . . .	. . . . .	14,500 00	35,000 00	978,712 00	77,494 10	4,583 25	270 29	270 29	1,215,473 10
American, Pa.,	389,189 23	1,080,560 56	67,700 00	824,027 50	186,483 69	47,082 77	26,993 94	115,683 92	2,710,727 67
Armenia,	56,207 17	256,830 00	28,075 00	30,238 00	7,098 11	8,728 56	—256 41	. . . . .	422,964 37
Assurance Co. of America, . . . . .	. . . . .	. . . . .	. . . . .	507,000 00	46,405 82	4,208 33	29,207 20	24 35	586,845 70
Boston,	21,200 00	975,550 00	15,000 00	1,520,148 63	266,579 76	7,979 56	80,226 67	121,192 89	3,068,177 51
British American, . . . . .	. . . . .	. . . . .	. . . . .	311,545 00	20,413 83	. . . . .	43,808 90	—8,754 75	397,012 98
Bucks Co. Contributionship, . . . . .	. . . . .	273,941 00	. . . . .	75,955 80	4,953 35	4,097 50	. . . . .	7,300 00	371,595 91
Buffalo Commercial,	5,348 26	111,150 00	. . . . .	159,230 00	27,179 46	1,330 81	9,090 40	179 94	308,160 63
Buffalo German,	325,980 01	486,185 00	78,900 00	938,680 86	65,206 07	11,855 01	33,722 96	1,950 94	1,942,489 85
Caledonian-American, . . . . .	. . . . .	. . . . .	. . . . .	334,500 00	5,398 58	2,468 75	12,748 73	—1,687 66	335,628 70
Capital,	103,687 03	108,661 33	. . . . .	173,710 50	2,196 23	3,617 27	37,275 35	—13,000 00	437,141 71
Citizens, N. Y.,	90,000 00	20,300 00	40,000 00	426,650 00	51,140 45	6,875 56	102,182 47	4,306 37	741,458 85
Citizens, Pa.,	120,060 00	340,359 70	44,250 00	240,720 50	31,770 46	7,140 12	19,148 65	. . . . .	803,389 43
Colonial, . . . . .	. . . . .	. . . . .	. . . . .	416,235 00	34,287 32	3,104 17	58,730 81	. . . . .	512,357 30
Commerce,	75,000 00	61,500 00	. . . . .	182,625 00	70,271 17	1,932 98	438 60	6,794 30	403,412 05
Commercial Union, . . . . .	. . . . .	. . . . .	. . . . .	257,245 00	21,260 13	1,113 75	28,291 83	—9,379 02	298,531 03

Concordia,	456,380 00	268,611 15	44,561 22	11,388 78	86,225 94	377,167 09
Connecticut,	1,079,690 00	2,026,798 00	215,001 03	105,700 00	105,700 00	3,727,500 27
Continental,	81,660 00	6,981,386 00	355,242 24	68,705 36	582,919 63	9,077,114 17
Delaware,	175,200 00	1,005,871 18	102,344 26	18,873 39	35,695 58	1,598,106 18
Equitable F. & M.,	158,700 00	379,490 00	30,063 68	1,253 03	48,806 92	737,293 60
Erie,	635,613 00	3,500 00	65,164 82	10,963 94	42,895 08	767,387 22
Farmers,	189,601 77	18,000 00	38,871 00	6,423 40	701,651 68	701,651 68
Fire Association,	309,200 00	159,300 00	2,883,331 25	78,400 69	572,824 78	6,227,363 54
Fire, County of Philadelphia,	2,034,199 17	28,200 00	479,487 25	4,330 36	5,162 50	912,906 83
Fire, Northampton County,	143,821 26	251,387 69	7,148 99	11,000 45	54,476 86	229,990 06
Fireman's Fund,	429,727 07	2,072,642 50	223,703 09	8,096 95	361,931 19	3,810,037 19
Firemen's,	135,000 00	665,988 00	28,537 27	7,772 07	37,726 15	778,951 00
Franklin,	181,558 00	2,544,732 00	108,214 32	3,212 79	65,012 72	3,177,729 73
German,	1,550,356 51	1,174,872 60	169,011 37	90,128 07	293,634 68	3,384,470 61
German-Alliance,	53,000 00	7,855,545 00	10,415 76	15,635 86	—39,879 62	882,571 62
German-American,	655,000 00	7,332,703 00	252,793 54	18,535 17	386,020 81	8,068,052 52
Germania,	364,500 00	3,323,803 00	113,906 74	12,751 51	199,036 47	4,678,121 90
Girard F. & M.,	811,110 00	506,741 00	148,855 83	20,766 32	7,772 16	2,031,011 45
Glen's Falls,	1,257,252 64	1,643,724 75	234,766 30	2,221 31	81,017 98	3,201,932 98
Globe,	57,500 00	421,915 00	26,786 37	2,024 03	—65,000 00	547,807 65
Greenwich,	200,000 00	1,115,845 00	87,005 62	437 50	152,256 07	1,582,311 32
Haanover,	7,000 00	2,295,664 00	102,178 59	18,577 41	161,507 09	3,095,140 62
Hartford,	1,500,700 00	6,974,057 26	890,193 55	30,137 57	408,000 00	11,154,328 90
Home Mutual,	248,498 33	8,853,642 83	594,130 72	50,034 18	199,383 96	12,121,011 17
Home Mutual,	317,134 00	221,195 00	86,175 99	3,255 82	68,025 61	961,794 10
Indemnity,	2,337,009 20	285,050 00	16,811 06	1,125 00	9,652 15	312,638 21
Ins. Co. of North America,	25,000 00	5,291,570 00	737,422 75	49,265 15	976,440 42	10,079,181 97
Ins. Co. of the State of N. Y.,	47,200 00	3,320,128 60	4,986 12	3,442 54	—48,382 54	341,403 86
Ins. Co. of the State of Pa.,	349,009 37	199,372 50	18,504 06	3,729 05	41,737 04	708,914 76
International,	8,000 00	288,968 75	32,490 38	1,100 00	11,660 33	323,602 21
Lafayette,	264,935 00	264,935 00	32,490 38	2,304 79	15,646 50	323,376 67
Magdeburg,	359,035 00	250,685 95	19,812 80	1,341 67	283,764 84	283,764 84
Mechanics,	6,770 00	414,477 20	38,928 43	10,448 34	28,951 64	945,471 11
Mechanics and Traders,	124,600 00	2,380 90	22,046 97	—	580 50	477,149 04
Mechanics F. & M.,	491,143 75	398,263 50	31,593 09	3,838 48	36,144 49	601,214 56
Michigan F. & M.,	101,300 00	64,250 00	92,100 44	13,201 93	30,333 65	781,591 43
Milwaukee Fire,	1,263,215 08	220,303 50	38,287 29	1,850 66	26,302 13	388,043 58
Milwaukee Mechanics,	810,890 97	964,636 50	112,208 94	49,273 77	123,163 06	2,568,997 36
National,	306,650 83	2,838,393 00	260,884 02	—	336,929 08	4,553,747 90
National-Standard,	654,100 76	545,000 00	13,908 52	3,104 17	28,383 94	690,416 67
New Hampshire,	121,947 31	2,013,325 00	136,583 60	—	150,098 71	3,126,355 38
New York,	100,000 00	326,500 00	21,661 00	4,030 66	22,067 95	3,126,355 38
Niagara,	1,000,000 00	1,165,325 00	119,853 47	10,097 41	186,904 04	474,199 61
North British and Mercantile,	78,400 00	280,517 50	50,152 73	3,797 50	954 12	2,761,734 04
North River,	974,856 67	628,480 00	90,838 83	4,676 05	1,253 20	343,032 45
Northwestern National,	96,141 74	1,381,000 00	134,757 74	12,398 92	73,441 78	2,637,166 20
Norwalk,	237,149 66	474,105 28	41,008 64	5,356 22	60,711 09	73,441 78
Orient,	9,015 60	1,868,119 51	98,136 53	16,939 32	15,400 76	534,944 95
Pacific,	245,150 00	490,872 50	27,967 20	3,851 17	120,110 27	2,516,673 25
Pennsylvania,	846,900 00	3,621,300 00	143,415 49	19,370 04	60,010 88	826,867 25
					265,500 57	5,927,336 10

TABLE II.—CONTINUED.

COMPANIES.	Real Estate.	Mortgage Loans.	Collateral Loans.	Stocks and Bonds.	Cash in Office and in Bank.	Interest and Rents Due and Accrued.	Net Uncollected Premiums.	All Other Assets (less credits).	Total Admitted Assets.
Companies of Other States.									
Phenix,	\$543,000 00	\$96,600 00	. . . . .	\$4,047,717 00	\$594,980 54	\$13,745 71	\$12,220 67	\$167,728 68	\$5,675,992 60
Phenix,	511,307 14	124,277 60	\$20,200 00	4,095,073 00	333,426 08	32,375 29	207,296 75	186,831 85	5,511,407 71
Providence Washington, . . . . .	. . . . .	. . . . .	. . . . .	1,771,280 00	91,256 55	7,167 11	. . . . .	216,606 00	2,086,309 66
Queen Ins. Co. of America,	721,770 68	. . . . .	. . . . .	3,494,531 54	114,602 77	47,632 28	217,335 41	-2,405 91	4,593,476 77
Reading,	22,700 00	. . . . .	. . . . .	290,820 50	98,123 26	5,594 35	35,060 05	. . . . .	819,726 82
Rochester German,	204,040 49	396,267 50	38,950 00	326,675 00	94,825 83	12,353 30	48,165 33	. . . . .	1,082,327 25
Saginaw Valley F. & M., . . . . .	. . . . .	106,995 80	77,900 00	107,541 75	9,690 87	4,223 53	14,603 66	-677 12	320,288 49
Security,	89,200 00	219,888 78	11,000 00	437,294 33	48,634 62	3,016 51	70,076 97	4,364 20	883,465 41
Springfield F. & M.,	131,000 00	752,790 00	84,275 00	3,318,165 00	139,446 33	53,265 54	230,857 46	7,141 69	4,716,944 02
Spring Garden,	276,800 00	139,400 00	63,600 00	916,285 00	40,172 08	17,656 75	113,128 46	1,609 67	1,568,521 96
St. Paul F. & M.,	699,552 26	410,353 20	142,636 00	999,067 66	140,912 28	. . . . .	. . . . .	2,523,987 72	2,523,987 72
Teutonia,	40,000 00	12,975 00	. . . . .	580,000 00	35,771 39	. . . . .	63,125 97	. . . . .	731,232 36
Thuringia-American, . . . . .	. . . . .	. . . . .	. . . . .	228,482 33	59,845 67	. . . . .	16,667 19	. . . . .	307,035 79
Traders, N. Y.,	31,985 70	209,250 00	25,500 00	1,675,480 00	83,953 01	2,040 60	72,510 88	-4,700 35	2,104,735 44
United,	160,000 00	9,900 00	13,800 00	336,700 00	45,905 28	2,562 01	76,719 70	. . . . .	460,976 99
United Firemen's,	186,950 00	651,769 94	51,500 00	380,151 00	14,332 73	247 50	36,423 21	10,723 07	606,577 51
United States, . . . . .	. . . . .	385,200 00	. . . . .	530,407 00	53,587 77	12,379 33	31,285 25	5,538 42	1,523,507 71
Victoria, . . . . .	. . . . .	. . . . .	. . . . .	289,900 00	10,661 00	4,809 47	47,972 10	2 18	738,634 84
Washington Assurance, . . . . .	. . . . .	. . . . .	. . . . .	235,874 00	17,245 27	1,807 82	. . . . .	4,055 68	258,982 77
Westchester,	223,000 00	512,450 00	. . . . .	307,500 00	29,794 68	478 49	30,783 43	. . . . .	388,556 60
Williamsburg City,	632,574 13	244,400 00	2,500 00	1,591,100 00	122,885 60	8,993 95	198,315 79	. . . . .	2,659,215 34
Wisconsin, . . . . .	. . . . .	159,200 00	. . . . .	960,603 50	92,638 93	11,663 37	73,701 48	. . . . .	1,945,481 41
Total,	\$17,335,174 16	\$10,086,759 86	\$2,110,982 50	\$126,348,476 79	\$10,753,747 17	\$1,141,916 49	\$9,097,426 04	\$3,310,605 59	\$200,786,688 60
Companies of Other Countries.									
Aachen and Munich, . . . . .	. . . . .	. . . . .	. . . . .	\$643,965 00	\$82,791 26	\$920 00	\$41,234 72	\$22,428 79	\$791,399 77
Atlas, . . . . .	. . . . .	. . . . .	. . . . .	868,250 00	79,515 12	8,750 00	94,679 93	-2,510 41	1,048,684 64
Baloise, . . . . .	. . . . .	. . . . .	. . . . .	684,250 00	79,583 49	1,166 67	58,142 82	. . . . .	823,092 68
British America,	\$10,000 00	. . . . .	. . . . .	998,072 75	42,188 60	9,712 51	. . . . .	150,693 21	1,210,667 07
Caledonian, . . . . .	. . . . .	. . . . .	. . . . .	1,732,605 00	92,259 59	20,871 63	119,775 49	-19,447 21	1,946,154 48
Commercial Union,	\$888,148 69	265,500 00	. . . . .	1,737,615 00	451,271 04	37,827 74	340,169 40	4,827 06	3,725,358 95
Hamburg-Bremen, . . . . .	. . . . .	. . . . .	. . . . .	1,390,231 26	60,235 84	17,987 49	100,057 22	. . . . .	1,568,611 81

STATISTICAL TABLES.

479

Helvetia Swiss,	476,694 70	650,262 50	119,333 04	3,516 57	60,297 64	833,409 85
Imperial,	385,585 72	1,128,029 58	100,833 32	9,535 82	183,107 59	1,898,366 28
Lancashire,		1,607,118 75	119,000 00		232,870 33	2,345,389 85
Law Union and Crown,		608,717 50	14,707 08	4,296 24	4,837 67	649,040 69
Lion,	4,500 00	481,657 50	88,073 95	11,022 88	39,571 46	897,873 83
Liverpool & London & Globe,	3,622,350 00	2,602,503 75	786,092 58	60,728 51	701,541 04	9,680,297 20
London,	13,000 00	2,029,820 00	136,804 68	5,889 59	227,582 89	2,440,020 70
London and Lancashire,		2,018,869 67	241,449 79	26,940 82	221,130 79	2,815,688 06
Magdeburg,		802,332 50	17,429 68	7,862 50	69,722 64	897,377 32
Manchester,	2,900 00	1,481,628 75	65,993 29	6,559 77	197,087 82	1,756,130 48
Matine,		515,283 00	22,751 27		55,232 77	628,815 91
Netherlands,		531,032 50	41,176 00	3,792 50	35,548 87	611,456 05
North British and Mercantile,		3,619,396 93	283,767 90	46,174 38	31,793 93	4,254,738 36
North German,		407,200 00	105,990 22	5,915 18	312,145 56	715,818 10
Northern,	115,000 00	2,132,994 37	101,052 47	16,935 00	170,931 31	2,618,397 52
Norwich Union,		1,841,672 50	280,204 88	22,601 17	144,756 89	2,329,235 44
Palatine,		2,084,178 00	143,498 60	12,465 00	201,952 38	2,503,583 39
Phoenix,		2,234,157 50	706,740 84	24,610 00	164,566 74	3,104,202 89
Prussian National,		635,288 00	30,356 11	6,110 83	85,421 60	7,062,061 58
Royal,	800 00	3,810,726 33	265,799 87	59,137 30	532,815 61	7,069,748 77
Royal Exchange,		902,682 00	37,187 43	9,311 00	80,773 31	1,032,170 89
Scottish Union and National,	157,798 11	1,972,093 45	352,788 02	41,399 63	117,708 00	4,170,701 03
Sea,		444,328 50	33,927 02		83,113 08	594,553 31
State,		292,600 00	20,833 69	1,670 93	3,285 44	320,956 74
Sun,	250,000 00	1,814,265 00	171,425 36	26,417 12	95,832 00	2,669,758 83
Svea,		555,662 50	29,601 19	1,233 58	123,819 35	656,678 43
Thuringia,		489,515 00	45,951 38	3,363 33	63,313 91	602,143 62
Transatlantic,		627,082 50	70,457 84	10,007 96	74,013 43	783,917 82
Union,	200,000 00	1,086,448 50	27,621 54	5,866 84	34,160 03	1,433,254 26
Union Marine,		566,904 97	27,621 54		24,596 95	591,827 33
Western,		1,293,140 15	151,462 99		219,313 52	1,653,916 66
Total,	\$6,722,988 37	\$6,162,052 25	\$5,510,785 60	\$530,608 49	\$5,212,620 33	\$74,325,390 59
Aggregate,	\$24,790,175 28	\$2,153,682 50	\$179,066,705 72	\$1,768,652 61	\$14,544,661 64	\$283,742,547 32

TABLE III.—CLASSIFICATION OF LIABILITIES, December 31, 1898.
FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Unearned Premiums.	Dividends Unpaid.	All Other Liabilities.	Total Liabilities Except Capital	Capital Sto. k.	Surplus Over Capital.
Stock Companies of N. J.									
American,	\$11,818 08	\$11,115 25	\$4,500 00	\$552,063 88	\$5,318 60	. . . . .	\$584,815 81	\$600,000 00	\$1,816,872 46
Camden, . . . . .	. . . . .	3,250 00	. . . . .	65,488 39	475 40	. . . . .	59,258 01	105,730 00	115,264 75
Firen's, . . . . .	. . . . .	25,010 48	4,252 32	306,190 28	. . . . .	9,820 67	345,973 75	1,000,000 00	1,057,715 13
Merchants,	34,580 65	50,835 90	12,926 77	732,158 79	. . . . .	43,571 09	874,072 50	400,000 00	403,828 35
National F & M.,	48 57	50,700 00	. . . . .	8,357 53	37 50	279 16	9,422 76	100,000 00	38,809 64
Newark,	3,453 63	5,638 41	1,465 28	102,893 66	6,603 35	923 49	120,377 82	250,000 00	341,547 38
New Brunswick, . . . . .	. . . . .	. . . . .	. . . . .	2,865 84	43 00	50 00	2,958 84	50,000 00	74,991 13
Standard,	2,060 50	3,315 62	2,100 00	82,740 85	. . . . .	807 72	91,030 69	100,000 00	88,505 11
Total,	\$51,961 43	\$99,264 96	\$25,244 37	\$1,842,765 22	\$12,477 85	\$55,490 35	\$2,087,204 18	\$2,605,730 00	\$3,937,533 95
Companies of Other States.									
Aetna,	\$41,681 16	\$377,465 06	\$29,839 55	\$3,200,284 05	. . . . .	\$63,564 33	\$3,712,834 15	\$4,000,000 00	\$4,808,846 75
Agricultural,	22,923 81	40,872 83	27,060 00	1,106,012 51	\$5 00	29,189 00	1,225,403 15	500,000 00	525,892 68
Allemania,	8,762 33	9,279 50	2,500 00	150,224 88	. . . . .	1,124 00	167,890 71	200,000 00	131,075 68
American, Mass.,	4,436 53	9,506 89	. . . . .	133,436 67	. . . . .	6,113 30	149,493 39	300,000 00	177,007 66
American Central,	22,990 80	33,290 46	21,428 51	681,183 71	. . . . .	. . . . .	758,893 48	600,000 00	486,072 00
American, N. Y.,	25,380 27	34,728 57	4,988 02	381,150 89	. . . . .	496 96	446,744 71	400,000 00	388,728 39
American, Pa.,	47,895 96	100,999 24	2,818 06	1,536,928 41	. . . . .	17,352 58	1,705,994 25	500,000 00	504,733 42
Armenia,	8,158 60	10,175 49	. . . . .	143,364 26	1,103 00	. . . . .	162,801 35	250,000 00	10,163 02
Assurance Co. of America, .	6,241 00	24,235 00	250 00	119,226 86	. . . . .	11,997 85	161,950 71	200,000 00	224,894 99
Boston,	8,341 00	227,100 00	1,200 00	405,881 66	. . . . .	. . . . .	642,522 66	1,000,000 00	1,365,654 85
British American, . . . . .	. . . . .	23,131 73	. . . . .	72,601 74	. . . . .	. . . . .	95,733 47	200,000 00	71,279 51
Bucks County Contributionship	. . . . .	. . . . .	. . . . .	69,138 78	. . . . .	. . . . .	69,138 78	. . . . .	302,457 13
Buffalo Commercial,	776 26	5,106 00	. . . . .	60,955 60	. . . . .	. . . . .	66,837 86	200,000 00	41,329 77
Buffalo German,	1,899 02	12,368 08	3,109 68	285,552 76	. . . . .	. . . . .	302,929 54	200,000 00	1,439,551 31
Caledonian-American,	13,331 75	. . . . .	. . . . .	40,906 02	. . . . .	. . . . .	54,327 77	200,000 00	99,300 93
Capital,	9,482 81	7,016 56	10,195 49	136,898 21	. . . . .	12,073 00	177,066 07	200,000 00	61,481 64
Citizens, N. Y.,	11,462 13	12,986 47	744 00	270,148 30	472 10	3,130 40	298,943 40	300,000 00	142,511 45
Citizens, Pa.,	10,821 55	7,895 65	4,350 00	150,425 87	. . . . .	5,000 00	178,493 07	500,000 00	124,896 36
Colonial, . . . . .	. . . . .	40,109 11	. . . . .	133,524 80	. . . . .	17,150 73	190,784 64	200,000 00	121,572 66
Commerce,	2,420 00	5,120 00	3,010 00	80,918 16	. . . . .	63 08	91,531 24	200,000 00	111,880 81
Commercial Union,	1,415 00	6,832 00	3,500 00	62,557 33	. . . . .	3,859 01	78,163 34	200,000 00	20,368 35

Concordia,	9,216 34	11,915 37	7,450 00	399,607 06	. . . . .	25,200 00	428,188 77	200,000 00	248,978 32
Connecticut,	52,277 64	74,104 56	12,809 25	1,450,562 62	. . . . .	483,880 16	1,614,953 97	1,000,000 00	1,112,946 30
Continental, . . . . .	. . . . .	318,679 84	3,220 00	3,762,919 29	150 00	. . . . .	4,597,879 29	1,000,000 00	3,470,234 88
Delaware,	1,844 20	57,273 96	4,287 84	646,120 39	97 00	. . . . .	708,632 39	702,875 00	186,658 79
Equitable F. & M.,	2,278 00	15,453 00	1,600 00	210,570 36	. . . . .	15,910 93	238,501 01	300,000 00	198,792 59
Erie,	38,492 02	32,727 40	1,730 00	213,842 63	. . . . .	3,813 75	302,702 98	200,000 00	254,684 24
Farmers,	14,756 73	8,710 00	6,832 00	344,651 78	. . . . .	3,682 92	378,754 26	. . . . .	322,897 42
Fire Association,	171,010 50	82,361 50	36,410 93	3,974,863 27	. . . . .	192,692 92	4,457,333 12	500,000 00	1,270,024 42
Fire, County of Philadelphia,	4,323 77	1,991 55	. . . . .	301,607 02	. . . . .	3,665 70	317,688 07	400,000 00	201,318 79
Fire, Northampton County, . . . . .	. . . . .	760 00	. . . . .	166,938 07	. . . . .	. . . . .	167,688 07	. . . . .	62,301 99
Freeman's Fund,	36,307 92	110,087 29	6,125 00	1,295,787 55	. . . . .	. . . . .	1,448,307 76	1,000,000 00	1,361,730 04
Freeman's,	4,237 37	9,873 93	. . . . .	225,507 87	1,152 72	11,041 57	252,113 46	378,000 00	148,537 64
Franklin,	25,056 06	13,969 97	2,100 00	1,586,453 92	. . . . .	. . . . .	1,627,579 95	400,000 00	1,150,149 78
German,	43,145 09	33,296 42	12,427 18	1,716,176 58	. . . . .	. . . . .	1,804,745 27	200,000 00	1,379,725 34
German Alliance,	19,859 64	21,128 00	2,019 00	161,586 96	. . . . .	247 12	204,840 72	400,000 00	277,730 90
German-American,	46,555 16	234,570 00	56,457 40	2,674,911 67	. . . . .	85,176 07	3,136,043 14	1,000,000 00	3,922,069 38
Germania, . . . . .	. . . . .	26,704 59	4,241 36	1,506,907 40	. . . . .	. . . . .	1,584,408 51	1,000,000 00	2,093,713 39
Grand F. & M., . . . . .	. . . . .	27,655 02	3,062 50	993,930 03	. . . . .	23,853 75	1,048,501 30	300,000 00	682,510 15
Glen's Falls, . . . . .	. . . . .	23,294 34	7,700 00	895,396 69	. . . . .	16,000 14	950,548 39	200,000 00	2,951,384 50
Globe,	100,469 77	129,015 29	8,200 00	141,982 02	. . . . .	24,094 06	293,914 88	200,000 00	53,392 77
Greenwich,	15,431 13	129,015 29	38,182 84	732,178 54	. . . . .	24,094 06	1,329,429 19	200,000 00	443,409 46
Hanover,	100,363 01	57,657 87	25,922 71	1,134,112 98	. . . . .	11,372 62	5,474,749 23	1,000,000 00	705,711 43
Hartford,	210,257 46	259,817 39	45,937 16	4,953,997 22	. . . . .	. . . . .	5,474,749 23	1,250,000 00	4,427,802 86
Home,	135,638 62	254,099 72	45,909 11	4,048,577 00	. . . . .	208,984 36	326,794 98	3,000,000 00	4,427,802 86
Home Mutual,	1,837 76	13,888 18	. . . . .	311,059 04	. . . . .	. . . . .	14,918 80	300,000 00	334,999 12
Indemnity,	259 42	1,739 00	. . . . .	11,709 92	. . . . .	1,210 46	4,592,500 66	200,000 00	97,719 41
Ins. Co. of North America,	95,118 48	537,575 81	32,378 63	3,927,487 74	. . . . .	. . . . .	119,351 46	3,000,000 00	2,486,681 31
Ins. Co. of the State of N. Y.,	7,450 00	37,725 20	7,000 00	67,176 26	. . . . .	. . . . .	119,351 46	200,000 00	22,052 40
Ins. Co. of the State of Pa.,	6,455 35	13,795 50	1,425 00	371,203 82	. . . . .	. . . . .	392,879 67	200,000 00	116,035 09
International,	6,174 69	3,006 56	2,000 00	54,695 46	. . . . .	. . . . .	65,846 71	200,000 00	57,755 60
Latayette,	8,801 69	. . . . .	. . . . .	56,597 40	. . . . .	1,513 63	66,912 72	200,000 00	56,463 95
Magdeburg,	12,917 00	12,917 00	52,332 49	52,332 49	. . . . .	. . . . .	65,249 49	200,000 00	18,514 85
Mechanics,	8,496 47	10,536 40	4,953 19	375,509 91	. . . . .	7,600 41	407,156 38	250,000 00	285,314 73
Mechanics and Traders,	11,629 10	10,748 18	4,000 00	100,283 65	. . . . .	9,665 42	136,336 55	300,000 00	201,812 49
Merchants,	12,236 81	182,266 86	. . . . .	182,266 86	. . . . .	2,387 99	199,830 82	200,000 00	201,383 74
Michigan F. & M.,	2,999 50	2,999 50	2,312 50	181,499 79	. . . . .	. . . . .	186,811 79	400,000 00	194,779 64
Milwaukee Fire,	251 24	6,275 00	. . . . .	92,407 48	. . . . .	6,797 37	105,731 09	200,000 00	82,312 40
Milwaukee Mechanics,	20,666 00	40,117 47	7,134 34	776,395 95	. . . . .	41,964 89	886,278 65	200,000 00	1,482,718 71
National,	98,927 53	67,535 91	26,067 76	1,752,410 20	. . . . .	79,098 75	2,024,040 15	1,000,000 00	1,529,707 75
National-Standard,	4,715 00	23,056 00	4,350 00	98,901 38	. . . . .	9,838 26	140,840 64	200,000 00	248,576 03
New Hampshire,	46,457 95	79,957 00	7,200 00	1,006,926 20	. . . . .	39,030 89	1,179,572 04	1,000,000 00	946,783 34
New York, . . . . .	. . . . .	47,063 24	525 00	94,278 15	. . . . .	929 79	142,796 18	200,000 00	131,403 43
Niagara,	61,397 40	61,190 10	10,285 71	1,242,628 88	30 00	104,465 25	1,479,957 95	500,000 00	771,776 79
North British and Mercantile, . . . . .	. . . . .	7,164 61	. . . . .	44,073 94	. . . . .	. . . . .	51,267 95	200,000 00	91,764 50
North River,	5,000 00	22,844 82	8,650 00	152,784 56	2,416 50	2,324 67	185,370 55	350,000 00	298,217 15
Northwestern National,	9,168 82	68,044 40	. . . . .	1,194,531 83	. . . . .	. . . . .	1,280,395 05	600,000 00	756,771 15
Norwalk,	2,956 00	15,797 00	1,650 00	105,380 91	. . . . .	2,811 04	128,564 95	200,000 00	206,380 00
Orient,	50,387 85	138,490 97	17,280 45	993,766 64	. . . . .	9,763 32	1,202,628 23	500,000 00	814,045 03
Pacific,	33,688 15	22,709 64	4,565 65	305,294 01	. . . . .	16,485 47	382,742 92	200,000 00	244,124 33
Pennsylvania,	14,025 88	146,853 39	6,725 00	2,358,288 46	. . . . .	4,000 00	2,623,872 73	400,000 00	2,297,463 37

TABLE III. - CONTINUED.

COMPANIES.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Unearned Premiums.	Dividends Unpaid.	All Other Liabilities.	Total Liabilities Except Capital.	Capital Stock.	Surplus Over Capital.
Companies of Other States.									
Phoenix,		\$184,945 83	\$27,075 00	\$2,940,130 99		\$3,132 27	\$3,155,284 09	\$1,000,000 00	\$1,520,708 51
Phoenix,	\$51,343 80	236,858 64	30,501 48	2,008,945 91			2,397,649 83	2,000,000 00	1,183,757 88
Providence Washington,	21,243 62	187,009 98	6,612 18	857,292 38			1,072,158 16	500,000 00	514,151 50
Queen Ins. Co. of America,	57,680 83	81,937 72	37,102 45	1,582,729 02		58,031 79	1,769,501 81	500,000 00	2,323,974 96
Reading,	9,077 25	21,323 02	2,463 76	226,614 07	\$656 80	17,269 20	277,394 10	250,000 00	292,382 72
Rochester German,	468 20	9,553 65	3,300 00	301,714 20		595 30	315,621 35	200,000 00	566,705 90
Saginaw Valley F. & M.,	19,259 94			71,349 16			90,609 10	200,000 00	29,679 39
Security,	17,193 04	33,272 19	2,631 77	374,189 21		3,925 87	431,212 08	200,000 00	252,253 33
Springfield F. & M.,	29,774 11	128,656 49	12, 87 31	1,449,755 71			1,620,374 62	1,500,000 00	1,596,569 40
Spring Garden,	1,069 40	50,893 66	9,150 00	899,063 11		56,588 71	1,016,764 88	400,000 00	151,757 08
St. Paul F. & M.,	71,116 66	113,291 92	6,225 00	1,016,407 87		32,057 49	1,239,098 94	500,000 00	784,888 78
Teutonia,	14,350 20			220,155 54	13,110 00		247,615 74	250,000 00	233,616 62
Thuringia-American,	31 93	2,925 00		14,349 69		557 63	17,264 25	200,000 00	89,771 54
Traders, Ill.,	16,987 07	66,846 25	17,675 95	502,726 74			604,216 01	500,000 00	1,000,519 43
Traders, N. Y.,		20,063 84		170,813 62		2,787 00	194,214 46	200,000 00	66,762 53
Union,	11,136 08	20,538 85	500 00	226,245 75		29 70	228,450 38	200,000 00	147,127 13
United Firemen's,	13,064 59	16,019 12	8,509 68	927,159 24		7,386 99	972,139 62	300,000 00	251,368 09
United States,	6,291 20	20,492 06	4,693 21	216,088 16		13,389 19	260,951 82	250,000 00	227,683 02
Victoria,		5,426 72		29,289 27			34,715 99	200,000 00	24,266 78
Washington Assurance,	28,411 18		87,412 00	87,412 00		6,707 40	122,530 58	200,000 00	46,026 02
Westchester,	29,168 88	94,988 31	7,983 00	1,068,315 60		24,239 16	1,224,694 95	300,000 00	1,134,520 39
Williamsburg City,	15,157 49	19,996 39	5,313 04	559,110 75	960 00	8,145 62	608,683 29	250,000 00	1,086,798 12
Wisconsin,	1,796 36	1,942 25		54,376 54			58,115 15	200,000 00	12,193 55
Total,	\$2,175,361 36	\$5,650,227 87	\$811,483 65	\$74,423,953 75	\$30,153 12	\$1,863,327 97	\$84,944,507 72	\$46,880,875 00	\$68,961,305 88
Companies of Other Countries.									
Aachen and Munich,	\$3,744 50	\$19,182 47	\$5,175 00	\$290,961 02		\$3,063 17	\$327,096 16	\$200,000 00	\$284,303 61
Atlas,	11,223 73	26,635 78	2,339 66	462,905 27		7,581 18	510,685 62	200,000 00	337,999 02
Baloise,	3,045 31	23,923 94	1,875 00	182,287 74		17,089 11	228,221 10	200,000 00	394,871 58
British America,	60,602 05	57,889 69	9,880 00	564,866 22			693,327 96	200,000 00	317,439 11
Caledonian,	98,671 72	38,555 80	17,316 67	869,850 58		10,000 00	1,064,374 77	200,000 00	681,779 71
Commercial Union,	59,073 75	145,836 00	23,875 00	1,905,654 47		10,044 22	2,144,462 44	200,000 00	1,350,876 51
Hamburg-Bremen,	2,390 00	40,905 00	16,925 00	800,791 95			861,011 95	200,000 00	507,499 86

Helvetia Swiss,	31,475 40	25,112 38	2,250 00	198,806 79	14,817 71	240,995 88	200,000 00	392,422 97
Imperial,	65,617 88	65,617 88	6,848 60	853,462 98	19,988 73	977,393 69	200,000 00	720,972 69
Lancashire,	134,885 74	127,281 13	21,083 55	1,473,208 22	5,000 00	1,762,058 64	200,000 00	383,331 21
Law Union and Crown,	12,293 95	12,293 95		133,672 16		145,965 11	200,000 00	303,074 58
Lion,	19,217 06	47,167 55	8,530 92	421,248 25		496,163 78	200,000 00	201,710 05
Liverpool & London & Globe,	17,674 27	500,965 99	46,950 90	3,889,652 04	29,331 20	4,754,593 50	200,000 00	4,625,703 70
London and Lancashire,	53,232 65	134,552 87	14,090 50	767,078 77	36,133 72	1,065,088 31	200,000 00	1,174,332 39
London and Lancashire,	45, 40 74	112,627 53	21,378 96	1,540,008 59	18,162 74	1,737,318 56	200,000 00	878,369 84
Magdeburg,	31,399 00	31,399 00		369,390 48		403,786 48	200,000 00	293,690 84
Manchester,	95,808 09	43,487 50	23,740 03	976,885 60	33,037 65	1,171,958 87	200,000 00	384,171 61
Marine,	47,080 00	47,080 00		41,791 36	21,719 11	110,590 47	200,000 00	318,225 44
Netherlands,	28,161 78	28,161 78	1,875 00	131,482 69	6,688 60	168,208 07	200,000 00	243,247 98
North British and Mercantile,	64,322 56	170,501 21	32,191 90	1,947,126 60		2,214,142 27	200,000 00	1,850,596 09
North German,	3,763 30	27,005 06	2,500 00	294,773 80		328,032 16	200,000 00	187,785 94
Northern,	95,480 27	58,623 04	22,370 50	921,984 32	19,862 41	1,048,320 54	200,000 00	1,270,076 98
Norwich Union,	96,279 50	45,955 77	21,197 85	1,150,400 11	28,425 85	1,342,257 08	200,000 00	786,978 36
Palatine,	28,234 38	155,397 08	37,151 73	1,384,428 13	38,084 00	1,643,295 82	200,000 00	750,287 57
Phœnix,	24,104 00	188,275 00	24,455 00	1,386,419 40	15,043 84	1,395,367 61	200,000 00	1,159,057 36
Prussian National,	28,112 86	17,367 95	2,315 00	335,427 96	312,213 96	4,755,622 24	200,000 00	2,114,126 53
Royal,	21,891 55	445,912 43	52,974 99	3,922,629 31	11,221 66	404,026 39	200,000 00	428,144 50
Royal Exchange,		21,592 06		371,212 67	2,900 00	2,184,460 59	200,000 00	1,786,240 44
Scottish Union and National,	44,063 15	264,318 87	26,241 67	1,847,846 90	49,433 80	1,68,460 49	200,000 00	226,092 82
Sea,	62,915 00	62,915 00		56,111 69		23,126 25	200,000 00	91,830 49
State,	2,031 40			27,094 85		159,122 14	200,000 00	875,636 69
Swiss Union,	48,010 12	148,339 88	10,400 00	1,374,306 08	13,066 06	1,594,122 14	200,000 00	164,725 49
Suez,	15,544 71	23,778 87	1,000 00	236,363 08	15,276 28	291,952 94	200,000 00	62,043 34
Thuringia,	12,545 82	6,767 00		320,106 42	681 04	340,100 28	200,000 00	211,024 28
Transatlantic,	50,421 02		5,812 50	314,231 46		372,293 54	200,000 00	593,698 32
Union,	51,757 86	50,421 02	5,812 50	582,798 08		639,555 94	200,000 00	311,547 07
Union Marine,	36,303 43		8,687 05	35,289 78		80,280 26	200,000 00	434,206 57
Western,	82,697 64	68,325 25	14,049 16	854,638 04		1,019,710 09	200,000 00	
Total,	\$1,198,043 43	\$3,437,258 72	\$491,081 24	\$33,266,153 86	\$1,129,858 17	\$39,462,395 42	\$7,600,000 00	\$27,262,995 17
Aggregate,	\$3,365,366 22	\$9,186,751 55	\$1,327,809 26	\$109,632,872 83	\$3,048,676 49	\$26,494,107 32	\$27,086,605 00	\$100,161,835 00

TABLE IV.—CLASSIFICATION OF INCOME, YEAR ENDING December 31, 1898.
FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Fire Premiums.	Marine and Inland Premiums	Interest and Dividends on Stocks and Bonds.	Interest on Mortgages and from all other Sources.	Rents	Other Receipts.	Profit and Loss.	Total Income.	Excess or Deficiency of Income.
Stock Companies of N. J.									
American,	\$526,552 90	..	\$49,168 59	\$84,953 07	\$6,160 27	..	\$5,450 74	\$672,225 57	\$128,349 53
Camden,	96,237 49	..	18 00	12,623 23	1,861 38	..	812 44	41,572 54	4,567 07
Firemen's,	348,403 41	..	46,238 75	57,006 00	5,460 92	..	29,326 70	486,640 53	98,129 18
Merchants',	917,411 17	..	36,436 75	19,143 78	9,639 33	..	54,683 54	1,097,334 63	44,549 29
National F. & M.,	8,286 03	..	1,859 72	4,765 94	589 00	..	160 00	15,600 30	1,635 82
Newark,	121,167 02	..	14,402 16	13,215 94	1,527 66	..	..	150,312 78	-9,978 95
New Brunswick,	608 80	..	2,997 12	4,840 74	119 87	..	..	8,566 53	-766 70
Standard,	69,380 42	..	10,020 75	2,481 81	..	..	485 50	82,368 48	8,954 64
Total,	\$2,020,405 56	..	\$158,738 27	\$199,080 12	\$25,478 49	..	\$90,918 92	\$2,494,621 36	\$275,429 88
Companies of Other States.									
Atna,	\$3,631,567 11	\$175,899 37	\$489,634 52	\$13,427 64	\$5,307 43	..	..	\$4,315,836 07	\$227,020 62
Agricultural,	825,097 47	..	18,914 41	69,508 29	4,592 93	..	\$3,658 47	921,731 57	-4,928 94
Alleghania,	214,454 03	..	1,545 56	17,512 00	2,495 25	..	..	236,006 84	19,224 97
American, Mass.,	190,659 90	..	21,335 55	1,283 10	..	..	1,988 00	215,266 55	-2,363 14
American Central,	775,451 60	..	54,303 88	3,066 86	16,043 58	..	..	848,865 92	42,682 78
American, N. Y.,	589,981 51	..	37,178 11	2,275 00	..	..	..	646,562 17	73,730 82
American, Pa.,	1,236,407 24	..	41,381 13	64,837 32	18,569 94	\$2,665 04	17,127 55	1,363,860 67	13,635 83
Armenia,	201,218 32	..	22,550 00	17,083 73	2,360 76	..	..	222,917 81	5,302 64
Assurance Co. of America, .	157,246 84	6,634 96	2,500 00	612 43	..	..	..	186,494 23	-78,569 61
Boston,	294,637 38	737,024 56	59,016 21	52,294 47	1,801 41	..	144,754 53	1,289,528 56	216,879 19
British American,	100,356 23	..	8,117 29	..	..	..	..	108,473 52	13,458 50
Bucks County Contributionship	1,762 62	..	..	16,151 50	85 00	..	..	18,029 12	6,875 63
Buffalo Commercial,	92,050 19	..	5,706 33	6,543 43	..	..	..	104,299 95	-5,538 41
Buffalo German,	314,208 23	..	27,501 74	35,779 34	20,078 53	1,772 76	..	399,340 60	23,872 17
Caledonian American,	59,854 59	..	5,893 13	..	..	..	462 64	66,145 36	32,856 81
Capital,	182,131 69	..	7,783 96	..	5,315 84	..	845 80	201,691 19	-8,333 85
Citizens', N. Y.,	472,473 90	..	16,928 50	5,613 90	6,327 62	155 73	..	498,878 33	1,689 69
Citizens', Pa.,	190,882 25	..	10,351 25	22,676 77	8,553 06	..	..	232,343 33	-11,589 37
Colonial,	233,395 87	1,118 35	14,545 57	..	..	..	..	249,059 79	-26,562 81
Commerce,	106,367 90	..	9,331 33	2,830 27	7,287 38	..	25,221 44	151,038 32	18,443 13

[illegible]

TABLE IV.—CONTINUED.

COMPANIES.	Fire Premiums.	Marine and Inland Premiums.	Interest and Dividends on Stocks and Bonds.	Interest on Mortgages and from all other Sources.	Rents	Other Receipts.	Profit and Loss.	Total Income.	Excess or Deficiency of Income.
Companies of Other States.									
Pennsylvania,	\$1,686,174 77	. . . . .	\$158,510 56	\$49,648 68	\$4,457 41	\$381 00	\$27,858 60	\$1,927,031 05	\$74,603 88
Phoenix,	2,977,985 52	. . . . .	180,252 54	5,781 17	36,684 13	. . . . .	26,771 14	3,257,434 50	8,843 93
Providence Washington,	1,011,102 27	. . . . .	185,923 03	7,998 62	22,667 66	. . . . .	1,288 88	2,931,201 19	-168,272 48
Queen Ins. Co. of America,	1,888,918 73	. . . . .	70,128 81	. . . . .	. . . . .	. . . . .	7,500 00	1,424,423 74	-4,106 94
Reading,	288,253 91	. . . . .	126,538 25	2,114 50	31,750 53	. . . . .	1,562 50	2,030,884 51	141,092 86
Rochester German,	308,673 14	. . . . .	11,236 12	17,256 39	561 77	. . . . .	931 61	298,259 80	-22,543 28
Rochester German,	308,673 14	. . . . .	14,580 69	19,666 72	9,463 50	. . . . .	. . . . .	352,832 49	31,810 61
Saginaw Valley F. & M.,	134,097 13	. . . . .	4,206 24	12,721 84	. . . . .	. . . . .	. . . . .	151,075 26	-15,720 27
Security,	443,933 81	. . . . .	22,177 83	10,852 03	1,300 87	. . . . .	8,819 59	534,178 95	29,819 30
Springfield F. & M.,	1,785,219 16	. . . . .	138,542 63	41,947 07	4,794 02	. . . . .	. . . . .	1,970,502 88	131,036 19
Spring Garden,	578,683 29	. . . . .	36,274 10	15,861 50	14,125 26	. . . . .	3,576 80	649,907 40	34,140 92
St. Paul F. & M.,	1,516,893 27	. . . . .	42,858 30	38,494 38	47,477 78	. . . . .	. . . . .	1,939,804 63	160,232 67
Teutonia,	319,312 20	. . . . .	. . . . .	20,969 98	. . . . .	. . . . .	19,190 00	388,694 60	39,957 31
Thuringia American,	3,798 27	. . . . .	2,325 00	. . . . .	. . . . .	. . . . .	. . . . .	6,123 27	-11,672 00
Traders, Ill.,	688,306 86	. . . . .	71,435 69	16,603 21	701 37	. . . . .	7,544 83	764,641 96	36,661 13
Traders, N. Y.,	449,173 83	. . . . .	9,452 58	. . . . .	. . . . .	. . . . .	. . . . .	458,626 41	77,474 66
Union,	274,549 10	. . . . .	16,803 65	1,577 05	2,348 47	. . . . .	2,889 94	298,168 11	-51,712 66
United Firemen's,	274,638 14	. . . . .	23,359 66	42,568 88	5,842 55	. . . . .	5,189 62	351,658 85	11,663 58
United States,	241,062 46	. . . . .	10,084 22	18,958 94	. . . . .	. . . . .	32 50	310,364 54	16,576 44
Victoria,	59,432 80	. . . . .	8,598 36	. . . . .	. . . . .	. . . . .	. . . . .	68,031 16	-32,029 58
Washington Assurance,	164,396 66	. . . . .	7,435 26	. . . . .	. . . . .	. . . . .	. . . . .	173,214 10	37,294 68
Westchester,	1,204,437 98	. . . . .	66,122 50	27,929 44	995 30	. . . . .	10,168 75	1,309,623 97	72,492 28
Williamsburg City,	616,430 24	. . . . .	39,637 12	11,130 56	44,600 23	. . . . .	88,691 9	800,490 14	152,671 29
Wisconsin,	78,440 64	. . . . .	1,316 86	4,655 41	. . . . .	. . . . .	. . . . .	84,411 91	28,842 11
Total,	\$75,928,556 33	\$1,303,920 67	\$5,301,575 32	\$1,958,343 94	\$830,229 15	\$54,342 33	\$769,233 50	\$89,146,210 24	\$3,911,396 65
Companies of Other Countries.									
Aachen and Munich,	\$470,170 14	. . . . .	\$21,520 00	\$1,682 52	. . . . .	\$1,343 12	. . . . .	\$494,715 78	-\$8,551 83
Atlas,	661,457 06	. . . . .	32,001 39	1,095 30	. . . . .	230,197 13	. . . . .	924,750 88	8,371 49
Batavia,	317,398 72	. . . . .	20,508 80	166 35	. . . . .	. . . . .	\$2,268 47	340,352 34	94,427 53
British America,	855,817 02	. . . . .	42,776 04	. . . . .	. . . . .	. . . . .	16,467 00	1,076,793 06	24,300 99
Caledonian,	1,178,898 03	. . . . .	73,421 15	. . . . .	. . . . .	. . . . .	. . . . .	1,252,319 18	-252,225 65

Commercial Union,	2,237,818 58	24,958 25	77,556 78	6,594 79	50,300 88	. . . . .	24,342 42	2,421,510 70	83,760 30
Hamburg-Bremen,	1,052,666 85	. . . . .	57,921 83	. . . . .	. . . . .	. . . . .	27,444 66	1,138,868 68	-24,315 48
Helvetia Swiss,	348,217 89	. . . . .	22,100 00	1,260 17	. . . . .	32,445 41	481 25	404,504 72	2,336 58
Imperial,	1,147,180 66	. . . . .	39,490 00	736 72	3,616 52	45,815 63	. . . . .	1,263,839 53	-38,487 07
Lancashire,	1,979,806 27	. . . . .	62,938 35	. . . . .	5,590 92	44,903 84	. . . . .	2,093,239 38	-29,999 33
Law Union and Crown,	180,206 67	. . . . .	18,346 69	. . . . .	. . . . .	20,707 93	319 75	219,610 44	-36,899 74
Lion,	540,306 54	. . . . .	15,825 00	13,271 61	276 00	395 99	175 00	579,250 14	-42,109 51
Liverpool & London & Globe,	4,988,657 73	. . . . .	103,332 02	156,343 42	88,013 98	2,262 57	. . . . .	5,338,609 72	118,301 38
London,	824,596 61	452,639 12	76,737 50	585 00	. . . . .	. . . . .	37,810 66	1,392,368 89	52,093 71
London and Lancashire,	1,760,642 80	. . . . .	77,774 22	1,228 68	16,830 81	. . . . .	46,136 66	1,902,613 17	78,663 60
Magdeburg,	567,888 36	. . . . .	25,436 78	. . . . .	. . . . .	18,053 75	. . . . .	1,967,243 53	-337,833 22
Manchester,	1,212,102 84	. . . . .	59,972 24	. . . . .	. . . . .	688,715 55	6,452 90	373,120 19	16,852 32
Marine, . . . . .	. . . . .	362,095 27	10,400 00	. . . . .	. . . . .	24 92	2,625 00	422,217 69	212,776 72
Netherlands,	251,639 00	. . . . .	11,861 45	. . . . .	. . . . .	156,092 24	87,019 39	2,626,714 71	-57,862 19
North British and Mercantile,	2,391,369 43	. . . . .	148,325 89	. . . . .	. . . . .	. . . . .	. . . . .	518,139 99	-19,974 48
North German,	472,075 35	. . . . .	17,384 64	3,680 00	7,000 00	25,000 00	. . . . .	1,639,967 22	528,658 34
Northern,	988,597 01	. . . . .	63,430 00	346 59	. . . . .	580,583 62	. . . . .	1,560,843 75	-131,852 25
Norwich Union,	1,471,814 45	. . . . .	78,014 51	3,386 16	. . . . .	7,628 63	. . . . .	2,036,999 82	-287,889 23
Palatine,	1,945,556 87	. . . . .	86,721 32	4,721 63	. . . . .	. . . . .	3,498 05	2,076,700 50	48,268 08
Phoenix,	1,995,802 07	. . . . .	76,400 38	. . . . .	50 00	. . . . .	550 83	448,067 91	-31,210 52
Prussian National,	417,023 07	6,079 01	24,365 00	15,081 34	141,623 96	124,689 17	. . . . .	4,723,079 90	96,769 71
Royal,	4,279,966 47	6,086 41	26,244 00	. . . . .	. . . . .	110,500 00	. . . . .	625,404 46	137,405 69
Royal Exchange,	482,574 05	. . . . .	67,674 39	83,060 25	7,805 77	13,087 04	1,800 00	2,450,111 46	69,734 26
Scottish Union and National,	2,276,684 01	. . . . .	14,970 70	. . . . .	. . . . .	50,052 41	. . . . .	453,624 38	87,285 49
Sea, . . . . .	. . . . .	388,601 27	7,250 00	. . . . .	. . . . .	15,000 00	. . . . .	78,763 46	20,948 99
State,	56,513 46	. . . . .	7,250 00	. . . . .	. . . . .	. . . . .	5,630 75	1,660,808 71	-15,886 55
Sun,	1,540,332 54	. . . . .	77,788 43	11,174 45	19,882 54	. . . . .	812 50	388,384 47	-242 25
Svea,	378,439 30	. . . . .	18,550 82	581 85	. . . . .	. . . . .	83,977 50	639,325 00	102,644 87
Thuringia,	541,867 50	. . . . .	13,480 00	. . . . .	. . . . .	20,000 00	. . . . .	590,295 71	39,393 63
Transatlantic,	551,977 47	. . . . .	19,218 24	. . . . .	. . . . .	116,185 97	. . . . .	973,029 11	-63,440 34
Union,	825,975 37	. . . . .	27,669 15	168 62	6,000 00	. . . . .	. . . . .	267,926 47	-380 10
Union Marine, . . . . .	. . . . .	193,325 42	17,978 59	. . . . .	. . . . .	56,622 46	. . . . .	1,671,865 94	-39,463 17
Western,	1,338,029 21	285,213 62	46,506 88	2,116 23	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Total,	\$42,542,169 40	\$1,881,331 37	\$1,813,751 54	\$308,037 13	\$74,000 38	\$2,359,207 38	\$347,842 79	\$49,656,319 99	\$148,954 92
Aggregate,	\$120,491,131 29	\$6,185,261 04	\$7,304,045 13	\$2,465,461 19	\$1,229,708 02	\$2,413,549 71	\$1,207,995 21	\$41,297,151 59	\$1,335,781 45

TABLE V.—CLASSIFICATION OF DISBURSEMENTS, December 31, 1898.
FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Fire Losses.	Marine and Inland Losses.	Dividends.	Commissions, Salaries and Allowances to Agents.	Rents.	Office Salaries, &c.	Taxes, Licenses and Fees.	Other Disbursements.	Profit and Loss.	Total Disbursements.
Stock Companies of N. J.										
American,	\$271,972 97	.. . . .	\$61,768 00	\$106,082 92	.. . . .	\$51,708 78	\$24,528 96	\$27,814 41	.. . . .	\$543,876 04
Camden,	12,369 55	.. . . .	10,668 70	5,223 76	.. . . .	3,465 00	937 02	4,261 40	\$90 04	37,015 47
Firemen's,	175,726 31	.. . . .	84,000 80	68,982 81	.. . . .	26,966 00	10,294 92	22,558 19	6 32	388,511 35
Merchants,	529,531 01	.. . . .	40,000 00	303,253 38	.. . . .	46,849 55	35,824 91	36,973 15	352 85	992,765 34
National F. & M.,	2,900 87	.. . . .	6,145 50	1,269 43	\$500 00	2,400 00	346 75	401 93	.. . . .	13,964 48
Newark,	71,773 35	.. . . .	24,778 75	24,319 64	.. . . .	19,774 31	4,842 20	13,567 33	1,236 25	160,291 73
New Brunswick,	589 51	.. . . .	5,970 50	195 48	300 00	1,744 40	362 77	90 57	80 00	9,333 23
Standard,	36,080 33	.. . . .	6,000 00	15,890 73	450 00	4,748 08	1,442 94	3,964 26	4,837 50	73,413 84
Total,	\$1,100,943 89	.. . . .	\$239,338 25	\$525,218 55	\$1,250 00	\$157,646 12	\$78,580 47	\$109,611 24	\$6,602 96	\$2,219,191 48
Companies of Other States.										
Ætna,	\$1,935,733 96	\$136,393 86	\$720,000 00	\$605,525 39	.. . . .	\$273,958 88	\$111,424 76	\$290,932 08	\$14,848 52	\$4,088,815 45
Agricultural,	452,934 84	.. . . .	50,050 00	209,515 72	.. . . .	63,134 32	43,027 26	86,126 16	21,872 21	926,660 51
Allemania,	109,226 05	.. . . .	16,000 00	50,964 34	.. . . .	14,999 98	8,299 93	17,291 67	.. . . .	216,781 87
American, Mass.,	113,566 92	.. . . .	18,000 00	41,872 64	.. . . .	18,374 36	6,529 00	18,121 87	1,165 00	217,629 69
American Central,	434,568 34	.. . . .	60,000 00	120,016 71	\$5,000 00	72,473 29	19,845 47	94,279 33	.. . . .	806,183 14
American, N. Y.,	330,936 05	.. . . .	.. . . .	128,722 69	9,221 71	53,111 74	19,955 69	30,883 47	.. . . .	572,831 35
American, Pa.,	781,877 00	.. . . .	40,000 00	309,048 46	6,000 00	48,356 00	40,355 89	122,435 59	2,161 90	1,350,224 84
Armenia,	128,384 67	.. . . .	9,868 00	34,577 49	1,900 00	7,046 63	4,234 26	11,342 12	.. . . .	217,615 17
Assurance Co. of America,	134,808 14	24,905 27	30,000 00	62,534 43	.. . . .	3,475 00	6,879 80	2,933 98	27 22	265,563 84
Boston,	153,248 82	519,242 10	100,000 00	116,515 80	11,909 40	107,867 33	26,395 78	37,020 84	1,449 30	1,073,649 37
British American,	33,760 26	.. . . .	.. . . .	36,895 09	1,783 84	11,414 25	2,605 79	8,555 79	95,015 02	11,153 49
Bucks Co. Contributionship,	2,049 99	.. . . .	4,526 13	.. . . .	.. . . .	1,688 65	1,170 71	1,251 17	466 84	109,898 36
Buffalo Commercial,	67,761 85	.. . . .	6,000 00	20,556 46	450 00	6,094 43	4,223 13	4,752 49	.. . . .	375,468 43
Buffalo German,	156,384 39	.. . . .	60,000 00	68,945 99	2,000 00	28,470 84	21,811 68	26,216 50	11,639 03	332,288 55
Caledonian-American,	11,048 74	.. . . .	.. . . .	14,028 00	35 00	1,497 75	1,446 53	6,232 53	.. . . .	210,025 04
Capital,	43,836 96	.. . . .	8,000 00	382 26	392 26	7,365 79	7,072 81	7,072 81	.. . . .	497,238 64
Citizens, N. Y.,	252,254 73	.. . . .	29,556 90	118,712 27	8,300 00	62,380 15	5,991 04	23,143 55	.. . . .	243,032 70
Citizens, Pa.,	125,232 05	.. . . .	30,000 00	45,374 04	2,000 00	13,860 00	9,451 72	9,980 51	8,034 38	275,622 60
Colonial,	186,836 18	.. . . .	10,000 00	67,425 82	.. . . .	2,674 69	7,110 43	700 88	37 00	132,595 19
Commerce,	67,639 77	.. . . .	16,000 00	21,846 62	.. . . .	12,565 76	6,686 57	7,926 57	30 00	.. . . .

STATISTICAL TABLES.

489

Commercial Union,	40,684 59	8,000 00	21,648 96	. . . . .	2,400 00	3,305 35	1,831 52	640 00	78,512 42
Concordia,	237,064 26	20,000 00	73,535 99	2,370 00	32,853 00	15,823 72	34,006 76	. . . . .	415,453 73
Connecticut,	980,296 06	100,000 00	292,488 65	8,265 99	142,319 08	80,825 29	124,155 52	4,516 86	1,702,867 45
Continental,	1,902,824 34	276,650 00	491,932 75	7,763 82	335,385 96	108,510 21	242,735 06	5,000 00	3,696,002 14
Delaware,	387,133 76	42,172 50	128,489 26	7,720 64	77,048 12	31,032 71	68,919 89	. . . . .	743,003 01
Equitable F. & M.,	162,839 76	21,000 00	51,684 43	. . . . .	26,751 12	11,973 74	25,819 87	. . . . .	306,321 62
Erie,	129,547 37	20,000 00	59,744 18	1,600 00	22,605 99	9,415 52	18,279 21	. . . . .	276,149 26
Farmers,	258,591 57	81,000 75	87,533 17	1,800 00	20,430 42	8,030 19	28,098 72	. . . . .	409,751 65
Fire Association,	1,583,541 25	200,000 00	587,533 17	. . . . .	229,254 70	81,003 04	180,637 16	6,360 15	2,818,329 47
Fire, County of Philadelphia,	67,037 25	24,000 00	21,760 72	. . . . .	11,874 84	8,021 10	17,452 37	104 83	150,251 11
Fire, Northampton County,	2,880 63	. . . . .	. . . . .	. . . . .	11,275 00	824 44	36,520 18	4,643 07	47,343 32
Fireman's Fund,	819,950 92	120,000 00	253,734 05	8,400 00	216,283 37	49,156 20	172,706 72	49,980 64	1,957,547 29
Firemen's,	257,533 28	29,764 08	65,415 40	2,500 00	15,266 00	17,460 23	9,626 87	. . . . .	297,571 86
Franklin,	246,147 11	90,317 50	100,768 51	. . . . .	40,900 00	20,356 91	114,762 17	10,067 41	623,319 61
German,	698,968 69	60,000 00	269,503 81	. . . . .	73,361 74	37,863 34	137,215 92	45,338 13	1,292,249 63
German-Alliance,	82,292 39	. . . . .	68,706 50	. . . . .	1,458 32	10,008 36	135 46	. . . . .	163,001 03
German-American,	1,404,532 19	300,000 00	459,173 01	33,757 70	235,919 45	91,040 41	270,570 60	. . . . .	2,794,993 36
Germania,	519,031 09	120,000 00	204,515 65	26,332 15	133,394 03	40,346 41	82,898 24	. . . . .	1,168,671 88
Girard F. & M.,	169,939 62	69,000 00	95,501 26	4,500 00	42,759 96	18,979 58	59,234 77	5,735 00	465,650 19
Glens Falls,	420,448 89	60,000 00	164,625 71	. . . . .	64,519 06	11,540 96	63,808 89	12,300 00	827,045 27
Globe,	389,948 88	12,000 00	175,232 97	1,350 00	5,000 00	29,156 57	3,374 06	. . . . .	666,886 31
Granby,	480,015 90	20,000 00	205,617 98	12,000 00	127,979 96	29,156 57	104,122 25	888 12	1,604,660 74
Hanover,	933,515 56	100,000 00	262,421 53	16,600 00	153,750 72	50,301 49	88,070 44	. . . . .	5,954,454 99
Hartford,	3,447,155 46	400,000 00	944,809 67	. . . . .	493,464 82	166,583 10	373,757 29	28,684 65	4,463,973 47
Home,	2,163,988 65	300,000 00	792,090 51	50,946 58	411,343 11	131,493 85	377,802 94	115,052 86	4,463,973 47
Home Mutual,	202,982 28	35,000 00	80,004 63	5,280 00	54,831 28	13,467 31	19,591 59	4,037 30	441,761 63
Indemnity,	2,141 37	. . . . .	2,141 37	219 39	2,546 28	1,997 04	7,404 99	. . . . .	14,309 07
Ins. Co. of North America,	1,476,655 71	360,000 00	1,009,296 43	. . . . .	287,077 11	143,570 00	350,039 96	21,817 71	5,825,839 43
Ins. Co. of the State of N. Y.,	284,445 57	20,000 00	180,725 55	. . . . .	5,799 96	2,683 72	3,633 65	714 00	445,709 97
Ins. Co. of the State of Pa.,	180,854 81	12,000 00	81,186 69	5,000 00	16,400 00	12,431 58	34,973 18	6,471 34	349,317 50
International,	22,477 73	. . . . .	27,185 54	. . . . .	. . . . .	2,638 45	5,205 05	. . . . .	57,507 77
Lafayette,	73,351 44	12,500 00	34,058 66	. . . . .	2,060 00	4,331 13	3,043 09	646 86	129,991 78
Magdeburg,	62,047 00	18,609 18	18,609 18	1,458 33	10,062 67	1,610 39	14,263 40	. . . . .	74,681 97
Mechanics,	121,631 31	20,001 00	52,058 29	2,500 00	14,491 97	8,991 08	28,268 76	. . . . .	247,932 41
Mechanics and Traders,	115,735 26	9,000 00	22,873 09	1,800 00	22,980 77	13,027 21	23,368 89	1,756 73	217,218 92
Merchants,	130,262 73	17,600 00	45,993 69	. . . . .	22,853 74	8,292 49	22,420 71	255,536 07	275,300 37
Michigan F. & M.,	143,278 20	32,000 00	42,682 78	3,000 00	14,392 00	17,040 50	20,906 89	. . . . .	275,300 37
Milwaukee Fire,	21,553 16	29,907 55	29,907 55	951 00	11,458 77	3,892 66	15,054 03	126 50	82,943 67
Milwaukee Mechanics,	467,209 05	89,000 00	146,953 77	3,982 30	62,343 95	45,747 12	77,213 55	870 26	884,320 67
National,	1,094,747 59	24,000 00	405,478 20	. . . . .	180,178 98	72,231 42	171,436 60	216,809 96	2,260,882 75
National-Standard,	169,557 07	20,000 00	59,378 06	. . . . .	3,165 00	8,253 88	2,343 28	. . . . .	286,999 01
New Hampshire,	567,314 32	100,000 00	218,411 81	. . . . .	54,668 34	40,070 81	64,790 37	34,035 96	1,083,291 61
New York,	63,930 29	12,000 00	29,126 40	29,270 19	169,944 63	51,606 47	7,029 32	14,895 29	1,571,563 20
Niagara,	846,477 11	49,970 00	292,726 22	. . . . .	28,878 83	5,070 40	126,583 29	. . . . .	1,729,080 89
North British and Mercantile,	29,290 78	. . . . .	17,456 49	. . . . .	1,870 94	3,336 68	. . . . .	. . . . .	51,953 89
North River,	110,095 70	26,116 99	45,784 82	6,000 00	28,218 43	1,803 84	10,359 82	. . . . .	321,379 60
Northwestern National,	432,405 55	72,000 00	11,831 84	11,763 89	70,660 39	34,698 56	62,331 74	254 29	967,115 37
Norwalk,	79,812 84	36,994 76	29,994 76	1,369 85	9,995 15	5,694 77	7,861 96	. . . . .	141,799 33
Orient,	758,223 61	50,000 00	301,069 06	5,800 00	76,637 25	37,101 90	76,074 98	21,130 92	1,347,495 41
Pacific,	219,970 72	20,000 00	93,458 09	2,500 00	40,913 93	12,759 07	28,309 37	293 04	418,204 22

STATISTICAL TABLES.

TABLE V.—CONTINUED.

COMPANIES.	Fire Losses.	Marine and Inland Losses.	Dividends.	Commissions, Salaries, and Allowances to Agents.	Rents.	Office Salaries, &c.	Taxes, Licenses, and Fees.	Other Disbursements.	Profit and Loss.	Total Disbursements.
Companies of Other States.										
Pennsylvania,	\$1,097,631 47	. . . . .	\$100,000 00	\$381,211 91	. . . . .	\$95,490 00	\$58,374 01	\$117,707 28	\$2,012 50	\$1,852,427 17
Phoenix,	1,721,949 37	. . . . .	100,000 00	559,380 63	\$37,541 88	318,510 88	81,717 46	315,303 32	64,487 03	3,198,590 57
Providence Washington,	1,724,739 95	. . . . .	280,000 00	480,164 82	16,706 56	193,082 44	75,384 04	321,272 89	8,142 97	3,099,473 67
Queen Ins. Co. of America,	563,266 47	\$291,769 31	45,000 00	307,470 44	6,980 59	66,226 45	35,693 15	67,066 17	55,097 57	1,428,590 68
Reading,	1,090,573 69	. . . . .	22,500 00	317,698 81	18,132 35	179,201 26	58,460 70	118,354 62	7,380 82	1,889,791 65
Rochester German,	190,242 34	. . . . .	20,000 00	60,389 70	900 00	32,845 73	16,761 30	15,087 20	10,000 00	320,783 08
Rochester German,	145,772 69	. . . . .	20,000 00	68,660 97	. . . . .	36,631 15	16,761 30	36,631 15	350 04	321,021 88
Saginaw Valley F. & M.,	98,261 04	. . . . .	12,000 00	21,673 89	1,003 58	15,235 92	2,817 14	15,763 96	. . . . .	166,745 53
Security,	259,490 57	31,160 23	16,000 00	119,833 07	. . . . .	30,665 00	12,116 45	28,021 32	7,073 01	504,359 65
Springfield F. & M.,	934,670 16	. . . . .	150,000 00	338,928 68	. . . . .	107,894 17	78,867 32	217,300 74	11,805 62	1,839,466 69
Spring Garden,	293,637 76	. . . . .	32,000 00	130,322 82	4,000 00	34,369 54	30,086 09	86,814 65	4,635 62	615,766 48
St. Paul F. & M.,	792,856 14	230,136 52	50,000 00	332,402 10	5,400 00	79,314 20	53,802 80	145,482 19	90,028 01	1,779,521 96
Teutonia,	189,280 93	14,674 49	25,000 00	66,780 29	. . . . .	21,310 00	17,741 00	13,980 53	. . . . .	348,757 29
Thuringia-American, . . . . .	. . . . .	. . . . .	. . . . .	906 64	. . . . .	4,072 72	1,031 97	11,784 94	. . . . .	17,795 27
Traders, Ill.,	392,690 83	. . . . .	50,000 00	132,590 32	6,000 00	64,133 98	29,645 76	51,213 25	1,706 67	727,980 83
Traders, N. Y.,	234,662 26	. . . . .	. . . . .	134,282 45	. . . . .	2,200 00	6,089 37	3,917 67	. . . . .	381,161 75
Union,	199,939 92	. . . . .	12,000 00	67,537 55	. . . . .	26,209 72	10,291 29	25,901 11	8,001 18	349,880 77
United Firemen's,	169,574 20	. . . . .	30,000 00	56,719 97	. . . . .	26,960 55	10,489 35	45,452 70	798 50	339,895 27
United States,	101,743 13	31,683 95	20,000 00	77,991 93	7,000 00	28,018 42	8,020 45	21,310 22	. . . . .	293,788 10
Victoria,	69,320 93	. . . . .	5,000 00	10,662 15	600 00	6,783 38	3,093 04	4,701 84	. . . . .	100,060 74
Washington Assurance,	84,102 04	. . . . .	. . . . .	45,748 36	. . . . .	2,115 00	3,102 84	851 18	. . . . .	135,919 49
Westchester,	670,185 92	. . . . .	30,000 00	277,688 57	. . . . .	109,137 65	43,919 61	106,210 94	50 00	1,237,131 69
Williamsburg City,	281,583 48	. . . . .	49,055 00	159,202 02	17,200 00	68,846 09	17,244 19	54,488 07	. . . . .	647,818 85
Wisconsin,	26,783 10	. . . . .	. . . . .	20,529 84	. . . . .	. . . . .	1,545 12	6,711 74	. . . . .	55,569 80
Total,	\$12,906,973 54	\$3,468,049 54	\$5,816,948 10	\$15,995,071 43	\$437,068 12	\$6,449,530 47	\$2,620,763 70	\$6,540,027 22	\$1,002,381 47	\$85,234,813 59
Companies of Other Countries.										
Aachen and Munich,	\$251,246 84	. . . . .	. . . . .	\$92,193 55	\$3,163 00	\$63,254 50	\$13,207 18	\$130,202 54	. . . . .	\$553,267 61
Atlas,	342,635 95	. . . . .	. . . . .	135,381 94	4,107 28	41,774 31	17,008 00	377,521 91	. . . . .	916,379 39
Baloise,	130,246 93	. . . . .	. . . . .	106,044 99	. . . . .	1,500 00	1,832 21	6,280 08	. . . . .	245,904 81
British America,	549,078 67	\$117,717 90	. . . . .	192,927 87	4,320 00	49,032 42	31,890 87	103,832 84	\$3,691 50	1,052,492 07
Caledonian,	808,351 57	. . . . .	. . . . .	242,893 76	8,867 40	94,183 94	39,220 05	310,845 34	182 78	1,604,544 84

STATISTICAL TABLES.

491

Commercial Union,	1,243,172 35	19,399 48	. . . . .	443,447 53	25,473 34	146,130 01	79,616 22	375,403 43	5,108 04	2,337,750 40
Hamburg-Bremen,	621,039 96	. . . . .	. . . . .	240,944 35	9,816 75	46,235 11	33,714 61	202,453 40	. . . . .	1,163,184 27
Helvetia Swiss,	185,949 22	. . . . .	. . . . .	90,969 64	. . . . .	10,324 99	14,967 91	107,031 38	. . . . .	402,168 14
Imperial,	760,675 48	. . . . .	. . . . .	200,607 02	1,037 28	92,342 60	45,424 11	192,740 11	. . . . .	1,302,326 60
Lancashire,	1,192,192 29	. . . . .	. . . . .	400,298 82	7,765 04	168,219 05	55,458 89	351,015 10	14,189 52	2,189,138 71
Law Union and Crown,	145,192 91	. . . . .	. . . . .	45,650 55	. . . . .	6,848 57	8,129 10	43,780 05	. . . . .	249,610 18
Lion,	352,023 67	. . . . .	. . . . .	116,447 54	2,638 94	43,162 38	18,628 84	88,408 28	. . . . .	621,359 65
Liverpool & London & Globe,	2,876,293 71	. . . . .	. . . . .	922,658 58	55,000 83	331,400 41	163,280 65	871,674 16	. . . . .	5,220,308 34
London,	474,565 37	. . . . .	. . . . .	200,551 82	18,489 99	104,919 01	37,551 72	235,505 36	. . . . .	1,340,265 18
London and Lancashire,	912,708 56	. . . . .	. . . . .	367,618 36	17,398 62	138,375 56	69,009 14	328,179 53	. . . . .	1,823,949 67
Magdeburg,	352,156 80	. . . . .	. . . . .	113,915 14	3,285 74	51,749 25	18,501 86	54,637 92	. . . . .	594,246 71
Manchester,	860,145 19	. . . . .	. . . . .	248,103 34	12,699 07	87,171 33	52,152 64	1,044,806 18	. . . . .	2,305,076 75
Marine, . . . . .	. . . . .	156,726 61	. . . . .	37,753 35	. . . . .	. . . . .	4,292 52	157,525 39	. . . . .	356,267 87
Netherlands,	114,202 55	. . . . .	. . . . .	80,343 78	. . . . .	. . . . .	7,434 50	7,460 14	. . . . .	209,440 97
North British and Mercantile,	1,322,919 95	. . . . .	. . . . .	412,026 17	. . . . .	200,566 21	74,013 11	645,284 27	20,767 19	2,684,576 90
North German,	305,699 93	. . . . .	. . . . .	156,188 18	2,510 00	24,221 67	9,941 50	32,965 69	6,587 50	538,114 47
Northern,	540,025 80	. . . . .	. . . . .	143,423 63	14,176 88	80,673 66	47,112 05	276,885 06	. . . . .	1,111,298 88
Norwich Union,	807,060 81	. . . . .	. . . . .	260,613 81	18,362 68	143,406 07	42,821 53	397,675 82	. . . . .	1,692,696 00
Palatine,	1,252,771 81	. . . . .	. . . . .	457,362 97	19,550 74	143,891 90	47,896 53	368,208 30	4,116 80	2,294,889 05
Phœnix,	1,192,711 90	. . . . .	. . . . .	426,893 78	17,673 06	135,134 17	62,600 79	192,418 03	. . . . .	2,027,431 82
Prussian National,	291,454 09	4,707 05	. . . . .	94,015 79	2,136 64	37,254 32	14,152 99	35,557 55	. . . . .	479,278 43
Royal,	2,579,082 58	. . . . .	. . . . .	787,555 61	35,811 96	319,791 36	169,026 36	876,827 85	51,753 89	4,819,849 61
Royal Exchange,	247,463 75	4,244 17	. . . . .	93,008 05	9,387 87	44,370 61	13,270 37	76,253 95	. . . . .	487,908 77
Scottish Union and National,	1,418,603 54	. . . . .	. . . . .	525,309 48	3,653 35	116,053 83	63,481 98	253,275 02	. . . . .	2,380,377 20
Sea, . . . . .	. . . . .	286,718 27	. . . . .	55,104 50	. . . . .	. . . . .	10,813 61	9,574 92	4,127 58	366,338 89
State,	22,978 82	. . . . .	. . . . .	13,305 81	. . . . .	3,691 74	643 05	17,395 05	. . . . .	57,814 47
Sun,	904,642 44	. . . . .	. . . . .	426,866 46	16,940 04	96,544 10	43,743 62	187,958 70	. . . . .	1,676,695 36
Svea,	249,056 46	. . . . .	. . . . .	133,808 30	. . . . .	825 00	3,459 14	11,477 82	. . . . .	398,626 72
Thuringia,	306,189 53	. . . . .	. . . . .	166,574 02	. . . . .	19,972 25	11,925 73	32,318 60	. . . . .	536,680 13
Transatlantic,	322,438 81	. . . . .	. . . . .	143,408 05	4,010 00	31,453 15	9,212 19	36,386 13	3,993 75	550,902 08
Union,	619,344 71	. . . . .	. . . . .	222,267 63	. . . . .	11,466 64	36,330 26	147,040 21	. . . . .	1,036,469 45
Union Marine, . . . . .	. . . . .	105,655 05	. . . . .	29,768 20	. . . . .	. . . . .	6,298 16	126,594 16	. . . . .	268,315 57
Western,	888,147 55	246,598 61	. . . . .	304,720 21	6,480 00	92,058 00	48,461 24	124,863 50	. . . . .	1,711,329 11
Total,	\$25,442,530 59	\$1,210,449 55	. . . . .	\$9,137,993 08	\$334,306 20	\$2,989,773 12	\$1,417,195 23	\$8,837,943 47	\$137,173 83	\$49,507,365 07
Aggregate,	\$69,450,448 02	\$4,678,499 09	\$6,056,288 35	\$25,656,283 06	\$772,624 32	\$9,596,949 71	\$4,116,539 40	\$15,487,581 93	\$1,146,158 26	\$136,961,370 14

TABLE VI.—FIRE RISKS, PREMIUMS AND LOSSES INCURRED.

COMPANIES.	Risks in Force Dec. 31, 1898.	Risks Written in 1898.	Premiums on Risks Written in 1898.	Average Rate of Premium.	Losses Incurred in 1898.	Ratio of Losses Incurred to Risks Written.
Stock Companies of New Jersey.						
American,	\$119,584,679	\$84,849,650	\$730,646 27	.86	\$247,569 68	.29
Camden,	7,985,444	3,283,771	30,153 90	.92	11,039 55	.34
Firmin's,	64,798,081	39,516,524	410,366 73	1.04	172,707 95	.44
Merchants,	140,473,430	118,029,967	1,231,002 42	1.04	513,947 06	.46
National F. & M.,	2,302,407	1,235,848	8,898 56	.72	3,049 44	.24
Newark,	23,573,347	17,706,174	149,137 15	.84	65,261 73	.37
New Brunswick,	736,737	389,737	3,058 35	.78	589 51	.15
Standard,	16,062,188	7,521,874	78,234 98	1.04	38,069 95	.51
Total,	\$374,816,858	\$272,532,545	\$2,642,698 36	.97	\$1,082,225 47	.40
Companies of Other States.						
Atina,	\$514,767,134	\$306,659,566	\$4,505,826 45	1.14	\$1,969,009 66	.50
Agricultural,	265,986,300	170,065,500	1,396,243 54	.94	451,888 00	.27
Allemania,	32,005,955	29,642,331	274,030 16	.93	115,565 63	.40
American, Mass.,	22,384,315	23,983,707	257,512 17	1.07	95,119 29	.39
American Central,	111,302,557	82,258,567	988,434 12	1.20	429,452 20	.52
American, N. Y.,	105,402,434	136,355,995	852,500 55	.63	352,577 63	.26
American, Pa.,	190,637,518	139,083,171	1,594,498 47	1.15	813,448 65	.58
Armenia,	21,674,914	17,864,110	222,953 11	1.25	1,739 64	.71
Assurance Company of America,	21,656,109	38,889,797	344,312 12	.90	141,024 14	.39
Boston,	36,236,682	49,024,468	434,084 93	.89	183,097 02	.37
British American,	20,971,897	32,707,183	205,993 23	.63	64,082 24	.17
Bucks County Contributionship,	2,450,367	255,310	7,574 32	. . . . .	2,049 99	.80
Buffalo Commercial,	11,368,439	11,329,634	115,541 05	1.02	66,168 24	.58
Buffalo German,	68,078,412	38,639,592	377,562 36	.98	155,229 79	.40
Caledonian-American,	8,574,433	20,547,340	99,453 96	.85	24,380 49	.25
Capital,	20,547,340	11,754,680	317,674 66	1.25	142,122 55	.56
Citizens, N. Y.,	68,348,462	25,491,143	611,159 89	.79	250,562 84	.32
Citizens, Pa.,	24,987,300	77,298,242	340,067 78	1.16	123,011 93	.60
Colonial,	29,438,467	20,782,371	249,133 51	.84	199,903 96	.48
Commerce,	15,127,839	41,340,069	340,133 51	1.02	63,757 95	.52
Commercial Union,	11,697,869	20,115,630	195,054 14	.97	49,650 54	.25

Concordia,	67,570,288	50,943,443	578,474 86	1.14	234,784 99	.46
Connecticut,	226,602,305	166,876,687	1,941,940 91	1.16	978,907 61	.68
Connecticut,	796,900,577	472,688,597	4,317,015 89	.91	1,906,506 76	.40
Delaware,	39,744,959	73,943,898	846,310 57	1.14	371,023 24	.50
Equitable F. & M.,	37,121,647	32,128,337	356,186 00	1.11	162,697 76	.51
Erie,	34,976,819	32,255,284	299,427 30	.93	145,105 42	.45
Farmers,	55,025,927	34,682,764	417,677 31	1.21	248,524 26	.71
Fire Association,	443,777,290	206,689,628	3,353,694 04	1.13	1,591,997 43	.54
Fire, County of Philadelphia,	23,091,781	19,609,628	192,516 61	.98	57,911 91	.29
Fire, Northampton County,	7,110,663	4,628,379	41,933 89	2.58	2,880 63	.18
Fireman's Fund,	188,893,232	180,085,318	2,102,146 91	1.17	285,103 33	.46
Firemen's S.,	47,698,058	49,080,164	408,339 82	.83	132,543 28	.27
Franklin,	134,777,701	54,860,847	606,866 66	1.10	245,578 52	.45
German,	241,880,093	131,287,848	1,613,751 67	1.23	647,184 93	.49
German-Alliance,	35,108,715	43,254,986	319,456 21	.74	117,543 16	.27
German-American,	611,257,746	502,296,005	4,063,775 32	.81	1,471,747 83	.29
Germania,	352,931,530	233,081,746	1,730,736 94	.74	535,278 81	.23
Girard F. & M.,	105,909,957	46,294,079	443,479 15	.96	171,434 92	.37
Glen's Falls,	168,145,125	91,027,340	949,171 69	1.04	415,795 00	.46
Globe,	24,045,392	57,956,998	718,582 36	1.24	397,250 43	.69
Greenwich,	214,334,138	172,049,846	1,249,092 34	.66	510,119 11	.30
Hanover,	200,075,765	157,146,439	1,722,202 72	1.10	906,740 54	.58
Hartford,	848,018,850	646,805,244	7,461,898 20	1.15	3,457,158 08	.53
Home,	801,873,702	639,744,106	5,518,953 34	.86	2,133,828 80	.33
Home Mutual,	40,709,641	41,750,182	541,028 38	1.32	201,157 84	.48
Indemnity,	2,196,972	2,386,522	92,958 24	.96	1,998 42	.08
Insurance Company of North America,	626,438,200	551,975,045	4,501,480 20	.83	2,193,910 43	.40
Insurance Company of the State of N. Y.,	11,091,198	33,160,594	428,854 51	1.29	251,270 77	.76
Insurance Company of the State of Pa.,	33,053,668	31,927,707	347,675 40	1.09	105,352 38	.52
International,	12,708,814	19,527,930	159,862 53	.82	33,718 98	.17
Lafayette,	9,311,879	14,357,346	158,095 65	1.10	86,681 21	.60
Magdeburg,	12,485,162	18,540,289	132,723 52	.72	41,504 00	.22
Mechanics,	34,420,446	24,224,378	268,708 94	1.11	117,400 47	.49
Mechanics and Traders,	13,426,486	20,709,699	280,936 03	1.35	136,090 75	.65
Mechanics,	22,283,844	25,754,266	283,755 53	1.10	130,832 54	.51
Michigan F. & M.,	32,581,651	26,620,866	291,610 33	1.10	135,619 45	.51
Milwaukee Fire,	11,439,430	14,007,909	192,541 75	1.37	28,079 40	.20
Milwaukee Mechanics,	116,790,224	86,988,348	1,143,313 59	1.31	464,198 98	.53
National,	320,118,172	259,356,712	2,633,806 95	1.02	1,113,735 83	.43
National Standard,	16,526,034	34,370,183	305,491 43	.89	150,845 95	.47
New Hampshire,	146,105,935	109,125,862	1,341,795 29	1.23	577,905 65	.63
New York,	17,526,301	22,762,140	173,377 00	.76	69,728 00	.31
Niagara,	264,856,448	200,937,261	1,942,247 85	.97	846,247 56	.42
North British and Mercantile,	9,329,090	13,700,103	104,921 35	.77	36,484 79	.27
North River,	36,593,527	38,595,772	293,074 75	.76	129,858 65	.34
Northwestern National,	209,922,900	127,896,369	1,269,514 36	.99	456,256 70	.35
Norwalk,	27,114,621	31,625,632	207,303 53	.66	87,848 83	.28
Orient,	161,958,406	136,136,772	1,652,414 84	1.21	812,439 89	.60
Pacific,	62,344,958	55,360,478	528,111 14	.95	229,955 36	.42
Pennsylvania,	380,367,813	241,551,124	2,204,559 86	.91	1,057,539 56	.44

TABLE VI.—CONTINUED.

COMPANIES.	Risks in Force Dec. 31, 1898.	Risks Written in 1898.	Premiums on Risks Written in 1898.	Average Rate of Premium.	Losses Incurred in 1898.	Ratio of Losses Incurred to Risks Written.
Companies of Other States.						
Phenix,	\$518,423,286	\$343,120,924	\$3,611,799 21	1 05	\$1,704,063 60	.50
Phenix,	365,317,050	303,119,077	3,093,117 49	1 02	1,673,688 00	.55
Providence Washington, . . .	143,109,599	143,555,638	1,331,672 06	.94	683,427 16	.41
Queen Insurance Company of America, . .	280,963,211	233,266,210	2,363,901 85	1 01	1,076,444 86	.46
Reading,	39,383,456	29,703,648	321,279 13	1 08	194,283 87	.65
Rochester German,	58,383,348	45,545,898	457,231 49	1 00	129,675 24	.28
Saginaw Valley F. & M., . . .	9,493,801	13,345,977	182,786 71	1 37	104,802 26	.79
Security,	74,821,326	62,067,565	616,868 63	.99	255,238 02	.41
Springfield F. & M.,	265,026,971	211,049,678	2,178,027 34	1 03	946,964 80	.45
Spring Garden,	123,805,905	98,868,605	880,061 87	.89	301,450 10	.30
St. Paul F. & M.,	141,400,159	125,520,483	1,830,922 44	1 46	776,373 91	.62
Teutonia,	24,304,233	29,204,734	450,269 08	1 56	189,281 00	.65
Thuringia-American,	3,124,722	3,589,385	30,311 11	.85	2,356 93	.06
Traders, Ill.,	76,783,201	80,776,389	894,447 68	1 11	421,730 53	.52
Traders, N. Y.,	32,458,703	39,310,665	704,664 37	.79	262,122 27	.28
Union,	38,716,412	32,547,254	318,324 99	.98	181,611 97	.56
United Firemen's,	74,656,046	32,267,489	304,582 85	.94	172,030 84	.53
United States,	36,592,370	32,838,579	326,322 40	.99	101,322 63	.31
Victoria,	5,198,074	8,840,160	85,241 64	.96	55,305 70	.63
Washington Assurance,	17,803,565	28,186,875	248,501 76	.88	109,805 72	.39
Westchester,	196,948,289	146,482,627	1,473,289 77	1 00	699,727 13	.43
Williamsburg City,	123,984,922	82,120,504	730,470 17	.89	263,861 74	.32
Wisconsin,	7,977,810	10,418,582	117,374 82	1 12	30,821 71	.29
Total,	\$12,683,784,765	\$9,831,306,622	\$98,852,048 31	1 00	\$13,259,337 57	.44
Companies of Other Countries.						
Aachen and Munich,	\$40,728,345	\$48,059,170	\$617,092 64	1 28	\$255,900 33	.53
Atlas,	76,197,029	85,300,925	881,904 10	1 03	346,970 19	.41
Baloise,	30,094,982	43,684,561	442,759 79	1 01	156,961 66	.36
British America,	108,710,300	108,120,761	1,123,965 69	1 04	533,792 12	.49
Caledonian,	165,511,463	160,459,719	2,809,230 88	1 03	787,830 76	.52
Commercial Union,	375,650,733	301,740,820	2,809,230 88	.93	1,266,741 21	.41

Hamburg-Bremen,	125,140,495	112,064,448	1,325,278 19	1.18	600,599 96	.54
Helvetia Swiss,	36,425,871	50,598,113	478,780 37	.95	174,914 58	.35
Imperial,	154,263,669	140,210,860	1,519,619 18	1.08	704,304 23	.55
Lancashire,	270,885,542	271,859,694	2,567,138 28	.94	1,247,469 00	.46
Law Union and Crown,	24,572,632	35,785,627	329,101 20	.92	142,676 22	.40
Lion,	71,051,366	74,603,379	785,307 30	1.05	374,181 44	.50
Liverpool and London and Globe,	855,236,843	777,675,892	6,602,676 74	.85	2,885,785 97	.37
London,	166,841,356	128,306,550	991,285 27	.77	501,468 40	.38
London and Lancashire,	403,783,254	336,009,231	2,495,570 94	.74	952,371 21	.28
Magdeburg,	53,584,353	61,781,139	743,909 42	1.20	341,327 35	.55
Manchester,	181,821,955	163,710,110	1,689,743 07	1.03	822,762 69	.50
Netherlands,	19,020,400	26,125,897	317,161 91	1.21	135,980 32	.52
North British and Mercantile,	388,894,602	310,490,824	2,968,433 18	.96	1,386,006 07	.45
North German,	48,718,312	52,709,606	691,707 87	1.31	296,360 49	.56
Northern,	174,296,829	152,171,677	1,466,497 19	.96	527,627 20	.35
Norwich Union,	227,212,787	192,616,899	1,901,131 37	.99	851,811 32	.44
Palatine,	268,870,113	261,710,487	2,583,698 33	.98	1,188,818 99	.31
Phoenix,	289,856,424	385,453,506	3,003,947 28	.78	1,280,500 33	.61
Prussian National,	50,964,767	46,074,216	567,761 28	1.23	264,579 07	.37
Royal,	797,022,564	723,013,135	5,634,766 74	.78	2,389,827 98	.37
Royal Exchange,	59,439,846	64,230,134	669,032 50	1.04	1,467,358 80	.41
Scottish Union and National,	418,822,421	357,928,929	3,154,301 63	.88	1,467,358 80	.37
State,	4,662,408	6,850,115	71,071 88	1.04	25,010 22	.43
Sun,	306,707,991	223,051,762	1,954,133 00	.88	951,310 99	.43
Svea,	32,474,987	39,250,262	545,591 64	1.39	258,154 33	.66
Thuringia,	40,154,631	55,045,015	752,580 71	1.37	297,776 65	.55
Transatlantic,	50,716,122	65,608,694	719,048 77	1.10	329,528 40	.50
Union,	105,769,863	137,704,093	1,283,928 20	.93	651,033 34	.40
Western,	160,065,449	162,181,141	1,723,599 25	1.06	847,376 77	.52
Total,	\$6,562,019,704	\$6,152,177,131	\$56,969,586 06	.93	\$25,678,260 85	.42
Aggregate,	\$19,620,621,327	\$16,356,016,348	\$158,464,332 73	.97	\$70,020,423 89	.43

TABLE VII.—FIRE BUSINESS IN NEW JERSEY DURING THE YEAR ENDING DECEMBER 31, 1898.

COMPANIES.		Risks Written.	Premiums Received.	Average Rate of Premium.	Losses Incurred.	Losses Paid.	Amount at Risk December 31, 1898.
Stock Companies of New Jersey.							
American,		\$18,419,045 00	\$114,318 67	.62	\$32,991 56	\$32,195 66	\$32,551,580 00
Camden,		2,090,630 00	14,344 83	.71	4,460 90	4,962 55	5,841,637 00
Firemen's,		12,362,392 16	91,893 50	.74	29,443 83	30,472 22	22,706,118 00
Merchants,		15,532,769 38	92,986 35	.60	41,795 00	43,727 04	25,432,005 00
National F. & M.,		1,163,848 00	8,291 48	.70	2,204 74	2,867 47	2,230,407 00
Newark,		4,338,658 56	29,708 09	.68	8,784 59	8,686 22	8,470,031 00
New Brunswick,		388,737 50	3,018 71	.80	589 51	736,287 50	736,287 50
Standard,		7,195,334 00	74,926 33	1.04	35,114 68	28,238 56	15,735,648 00
Total,		\$61,471,404 60	\$429,396 96	.70	\$155,795 40	\$151,739 23	\$113,703,713 50
Companies of Other States.							
Ena,		\$13,219,486 00	\$93,382 21	.70	\$46,511 91	\$41,632 06	\$17,228,704 00
Agricultural,		4,315,900 00	36,958 64	.86	6,914 58	4,303 00	9,412,800 00
Allemania,		711,195 00	5,284 92	.74	5,181 03	3,322 01	604,267 00
American, Mass.,		306,146 00	3,580 48	1.17	382 54	377 54	444,706 00
American Central,		553,139 00	6,643 73	1.20	4,776 55	3,723 01	938,281 00
American, N. Y.,		1,766,911 00	18,132 57	1.03	12,184 37	13,616 71	1,413,528 00
American, Pa.,		5,156,527 00	47,543 26	.92	29,388 92	27,717 81	267,300 00
Armenia,		995,000 00	4,695 66	1.59	3,120 00	5,345 19	267,300 00
Assurance Co. of America, .		1,211,020 00	13,397 65	1.10	3,354 41	3,104 41	267,300 00
Boston,		1,901,666 00	15,535 10	.80	11,849 25	7,235 90	267,300 00
British American,		782,551 00	4,734 62	.60	149 99	149 99	782,551 00
Bucks County Contribution, .		149,445 00	560 10	.38	2,537 21	1,107 21	247,608 00
Buffalo Commercial, . . .		201,744 00	1,637 43	.81	2,663 04	1,242 04	758,860 00
Buffalo German,		564,138 00	4,449 27	.79	582 25	82 25	758,860 00
Capital,		178,228 00	2,670 88	1.50	11,895 00	17,020 06	758,860 00
Citizens, N. Y.,		5,274,202 00	38,277 46	.72	10,257 14	9,632 87	758,860 00
Citizens, Pa.,		487,751 00	6,695 15	1.36	6,442 80	5,121 58	758,860 00
Colonial,		1,596,562 00	15,918 98	1.00	2,938 37	2,038 37	758,860 00
Commerce,		437,287 00	4,820 52	1.10	3,321 78	1,671 78	758,860 00
Commercial Union,		1,228,810 00	11,682 72	.96	20,447 65	20,564 96	758,860 00
Connecticut,		4,790,700 00	42,665 90	.89	44,044 04	42,403 02	758,860 00
Continental,		13,975,773 00	103,995 98	.89	8,869 00	8,703 00	758,860 00
Delaware,		2,222,717 00	20,608 00	.93			758,860 00

Equitable F. & M.,	715,217 00	5,182 53	.72	533 31	716 31	. . . . .
Erie,	789,931 00	7,409 12	.94	4,816 28	2,316 28	. . . . .
Farmers,	580,511 00	6,717 38	1.16	6,495 99	4,225 99	. . . . .
Fire Association,	8,629,261 00	85,058 79	.98	30,536 53	28,906 88	. . . . .
Fire, County of Philadelphia,	179,408 00	3,313 33	1.80	2,800 25	1,800 25	. . . . .
Fire, Northampton County,	216,556 00	1,715 05	.80	1,025 47	1,025 47	. . . . .
Fireman's Fund,	3,194,458 40	24,732 30	.77	5,538 99	6,945 33	. . . . .
Firemen's,	1,033,766 00	6,968 89	.67	1,714 52	631 81	. . . . .
Franklin,	934,841 33	6,843 40	.73	1,705 91	3,252 07	. . . . .
German,	486,821 00	2,745 66	.56	10 03	10 03	. . . . .
German-Alliance,	355,499 00	3,609 55	1.02	2,316 69	2,316 69	. . . . .
German-American,	25,788,453 00	178,041 12	.70	92,417 06	49,963,029 00	. . . . .
Germania,	16,630,977 00	122,013 32	.73	46,210 49	44,932 38	. . . . .
Girard F. & M.,	1,431,775 00	13,044 33	.91	9,098 75	6,598 75	. . . . .
Glen's Falls,	1,452,409 00	11,995 01	.82	8,395 60	6,455 60	. . . . .
Globe,	1,056,260 00	11,538 54	1.10	20,142 54	9,142 54	. . . . .
Greenwich,	6,853,952 55	33,891 16	.49	10,574 85	7,580 95	. . . . .
Hanover,	5,412,997 00	49,902 41	.90	30,257 44	29,741 66	. . . . .
Hartford,	18,512,455 00	138,960 26	.75	94,314 81	88,774 10	. . . . .
Home,	20,595,431 00	149,661 25	.73	58,665 48	64,829 41	. . . . .
Home Mutual,	788,691 77	6,875 96	.87	2,151 64	1,275 00	. . . . .
Indemnity,	39,250 00	407 04	1.04	1,560 00	. . . . .	. . . . .
Insurance Company of North America,	11,306,264 00	101,662 48	.90	52,395 89	45,694 81	. . . . .
Insurance Company of the State of N.Y.,	933,406 00	9,825 52	1.05	14,433 08	6,183 08	. . . . .
International,	167,583 00	2,054 96	1.20	1,082 13	928 71	. . . . .
Lafayette,	1,254,548 00	6,548 69	.52	3,325 98	4,106 26	. . . . .
Lafayette,	1,044,452 00	9,049 34	.87	3,164 73	3,164 73	. . . . .
Magdeburg,	443,442 00	4,194 17	.95	503 40	503 40	. . . . .
Mechanics,	229,700 00	2,205 44	.96	16 52	16 52	. . . . .
Mechanics and Traders,	365,102 00	3,415 76	.96	57 26	57 26	. . . . .
Merchants,	681,566 00	5,977 59	.91	1,973 75	1,152 75	. . . . .
Michigan F. & M.,	534,003 00	3,703 25	.69	500 00	. . . . .	. . . . .
Milwaukee Fire,	20,249 00	178 06	. . . . .	. . . . .	. . . . .	. . . . .
Milwaukee Mechanics,	611,940 00	4,062 99	.88	2,346 02	1,436 02	. . . . .
National,	7,792,633 00	63,977 52	.82	30,133 30	25,840 97	. . . . .
National Standard,	1,392,057 00	13,519 71	.96	5,711 67	5,605 00	. . . . .
New Hampshire,	3,298,111 00	31,901 76	.97	13,281 10	11,751 76	. . . . .
New York,	1,809,375 29	12,241 90	.70	5,513 80	5,338 80	. . . . .
Niagara,	8,994,413 00	75,459 69	.84	35,894 70	33,866 42	. . . . .
North British and Mercantile,	434,643 00	3,791 50	.87	1,943 01	1,010 51	. . . . .
North River,	3,321,493 00	18,390 25	.55	6,264 35	5,243 76 00	. . . . .
Northwestern National,	1,409,807 00	8,235 87	.59	5,090 78	2,617,800 00	. . . . .
Norwalk,	576,488 00	3,966 73	.69	2,333 53	645,721 00	. . . . .
Orient,	3,094,738 00	27,348 62	.90	17,318 83	13,524 70	. . . . .
Pacific,	1,885,852 00	18,137 86	.96	2,932 56	2,971,919 00	. . . . .
Pennsylvania,	7,641,061 00	60,363 19	.79	31,736 00	23,657 43	. . . . .
Pennsylvania,	11,997,071 00	71,087 97	.60	47,452 53	8,717,966 00	. . . . .
Phoenix,	4,730,106 00	43,112 44	.90	12,967 03	11,768 15	. . . . .
Providence Washington,	3,194,881 00	22,553 36	.70	15,474 73	12,857 18	. . . . .
Queen Insurance Company of America,	9,641,880 00	63,044 09	.65	22,230 38	25,712 48	. . . . .

TABLE VII. — CONTINUED.

COMPANIES.	Risks Written.	Premiums Received.	Average Rate of Premium.	Losses Incurred.	Losses Paid.	Amount at Risk December 31, 1898.
Companies of Other States.						
Reading,	\$1,143,837 00	\$11,262 21	.99	\$12,649 95	\$8,818 84	\$1,367,051 00
Rochester German,	633,097 00	6,563 44	1.03	4,447 74	3,547 74	792,122 00
Saginaw Valley F. & M.,	190,300 00	2,840 84	1.50	2,254 25	2,145 25	181,450 00
Security,	898,657 00	9,594 01	1.07	5,632 79	7,133 26	1,572,650 00
Springfield F. & M.,	6,223,262 00	50,567 25	.81	21,629 63	28,981 28	10,203,638 00
Spring Garden,	9,459,130 32	40,049 06	.42	15,470 41	13,243 74	6,485,301 00
St. Paul F. & M.,	5,585,777 00	41,769 39	.75	21,953 32	22,300 00	61,983 32
Thuringia-American,	61,983 32	381 46	.62	1,500 40	1,500 40	401,484 00
Traders, Ill.,	401,484 00	3,575 27	.89	7,097 35	6,697 37	1,791,304 00
Traders, N. Y.,	2,487,099 00	24,344 01	.98	3,603 01	2,604 61	1,217,618 00
Union,	1,026,035 00	8,263 58	.81	3,865 97	2,729 76	676,081 00
United Firemen's,	737,922 00	7,118 83	.96	3,535 20	1,696 39	1,281 48
United States,	632,570 00	4,724 22	.75	1,683 01	2,926 86	2,318,552 00
Victoria,	175,988 00	1,536 31	.90	2,515 80	5,075 88	
Washington Assurance,	906,787 00	8,853 60	.98	23,246 72		
Westchester,	6,628,006 00	62,771 15	.95	4,450 88		
Williamsburg City,	2,584,456 00	19,702 88	.76			
Total,	\$305,479,075 98	\$2,467,055 25	.81	\$1,135,659 19	\$1,058,925 85	\$274,982,212 79
Companies of Other Countries.						
Aachen and Munich,	\$2,971,194 00	\$34,310 17	1.15	\$12,963 44	\$8,609 06	
Atlas,	2,780,560 00	24,223 50	.87	6,394 90	5,319 85	
Batise,	1,572,684 00	16,783 41	1.07	8,010 91	4,942 95	
British America,	4,520,851 00	28,234 57	.62	13,470 55	13,297 73	\$6,327,142 00
Caledonian,	5,106,050 00	48,087 53	.95	31,036 01	29,666 78	3,404,034 00
Commercial Union,	11,588,267 00	83,180 53	.72	45,088 27	50,961 27	21,162,088 00
Hamburg-Bremen,	3,604,115 00	32,608 46	.91	9,171 95	9,111 95	5,863,773 00
Helvetia Swiss,	1,634,732 00	18,121 44	1.11	8,654 03	866 95	
Imperial,	4,524,813 00	25,901 88	.57	7,808 09	6,409 03	5,253,307 00
Lancashire,	8,332,993 00	70,316 62	.84	47,636 22	41,219 16	14,044,781 00
Law Union and Crown,	905,446 00	8,034 65	.89	3,457 26	4,357 26	
Lion,	225,682 00	7,723 09	3.43	3,448 50	2,214 86	
Liverpool and London and Globe,	31,098,340 00	240,778 09	.78	92,010 26	99,370 26	
London,	3,306,496 00	25,204 21	.76	12,997 59	16,626 59	8,167,375 00

London and Lancashire,	8,800,017 00	50,941 21	.58	13,151 04	17,642 04	11,421,734 00
Magdeburg,	3,997,536 00	46,213 84	1 16	22,039 03	19,264 63	4,941,734 00
Manchester,	3,066,846 00	32,312 00	.82	24,822 91	21,219 70	3,173,476 00
Netherlands,	2,305,569 00	22,947 45	.99	6,922 33	3,106 25	. . . . .
North British and Mercantile,	12,235,217 00	92,715 46	.76	49,979 23	45,668 24	. . . . .
North German,	759,701 66	6,038 55	.80	. . . . .	. . . . .	. . . . .
Northern,	4,858,068 00	31,530 02	.65	8,390 51	10,210 26	. . . . .
Norwich Union,	5,179,284 00	41,487 71	.80	20,766 75	14,353 75	6,926,025 00
Palatine,	4,910,734 00	45,781 72	.93	18,177 56	16,664 06	5,161,539 00
Phoenix,	7,658,592 48	74,993 76	.98	17,173 00	25,404 05	. . . . .
Prussian National,	2,165,152 60	14,055 30	.65	13,182 02	10,361 29	2,612,794 21
Royal,	18,600,090 00	163,870 59	.88	105,069 97	101,231 30	. . . . .
Royal Exchange,	801,217 00	5,295 00	.66	7 98	7 98	703,017 00
Scottish Union and National,	3,205,224 00	44,162 30	1 38	17,276 54	13,053 22	. . . . .
State,	3,224,495 00	3,015 02	.93	5,552 85	3,552 85	324,495 00
Sun,	8,459,737 00	54,749 64	.65	49,768 74	47,093 46	13,440,457 00
Svea,	3,881,320 00	10,253 87	.26	8,138 63	5,903 96	. . . . .
Thuringia,	629,965 74	7,754 20	1 23	4,924 11	3,364 83	800,726 11
Transatlantic,	791,403 83	7,306 45	.94	5,029 00	5,058 13	. . . . .
Union,	4,403,784 00	43,130 20	.98	24,696 40	18,268 90	. . . . .
Western,	4,767,749 00	38,491 63	.81	20,638 35	17,336 39	6,355,998 00
Total,	\$184,893,916 31	\$1,501,153 16	.82	\$735,242 62	\$92,941 39	\$120,392,993 32
Aggregate,	\$351,844,396 89	\$4,397,005 37	.80	\$2,026,607 21	\$1,903,606 47	\$509,075,021 61

TABLE VIII.—UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

COMPANIES.	Surplus Dec. 31, 1897.	Net Premiums Earned.	Interest, etc., Earned.	Total Premiums and Interest Earned.	Net Losses Incurred.	Expenses Incurred.	Total Losses and Expenses Incurred.
Stock Companies of N. J.							
American,	\$1,718,228 98	\$501,472 37	\$114,795 75	\$616,268 12	\$247,569 68	\$209,085 96	\$456,655 64
Camden,	112,695 15	23,671 21	11,615 97	35,287 18	11,039 55	11,105 03	22,744 58
Fireman's,	1,343,614 24	334,247 48	164,074 66	498,322 14	172,495 06	127,656 19	300,131 25
Merchants,	391,251 53	905,724 16	107,237 37	1,012,961 53	547,213 63	413,171 68	960,384 71
National F. & M.,	35,891 89	8,540 68	8,153 31	16,693 99	3,049 44	4,729 80	7,779 24
Newark,	303,336 29	128,601 66	60,604 01	189,205 67	65,761 73	60,232 85	125,994 58
New Brunswick,	73,490 31	3,902 99	7,750 47	10,753 45	589 51	2,663 13	3,252 64
Standard,	61,646 99	62,964 43	34,223 95	97,188 38	38,110 23	26,220 03	64,330 26
Total,	\$4,040,058 38	\$1,968,224 98	\$508,455 49	\$2,476,680 47	\$1,085,828 23	\$854,834 67	\$1,940,602 90
Companies of Other States.							
Ætna,	\$4,433,719 36	\$3,725,505 34	\$802,367 79	\$4,527,873 13	\$2,151,523 42	\$1,281,222 32	\$3,432,745 74
Agricultural,	435,736 00	914,121 00	83,787 00	997,908 00	459,953 00	397,798 00	857,751 00
Allemania,	120,146 79	120,931 91	21,634 31	227,566 22	111,253 11	89,384 22	200,637 33
American, Mass.,	151,611 81	178,352 68	45,536 21	223,888 89	95,119 29	85,373 75	180,493 04
American Central,	401,578 16	767,156 70	122,883 07	890,039 77	429,202 02	316,343 91	745,545 93
American, N. Y.,	315,878 34	571,969 51	85,221 74	657,191 25	352,577 63	251,763 57	604,341 20
American, Pa.,	542,301 63	1,175,710 40	124,365 25	1,301,075 65	813,448 66	485,195 20	1,298,643 86
Armenia,	14,293 19	186,138 67	24,265 01	210,403 68	125,338 64	78,589 21	203,928 85
Assurance Co. of America, . .	287,375 57	207,964 69	22,081 41	23,046 10	162,828 41	69,698 27	232,526 68
Boston,	1,287,247 06	1,634,493 91	193,090 13	1,232,590 04	753,106 92	301,075 33	1,094,182 25
British American,	100,000 00	71,563 39	14,997 51	86,560 90	54,026 63	61,254 76	115,281 39
Buffalo Commercial,	49,110 96	89,138 19	12,135 76	101,273 95	66,820 28	36,241 86	103,062 14
Buffalo German,	1,385,621 65	337,000 73	58,296 09	395,296 82	151,299 65	130,067 51	281,367 16
Caledonian American,	100,000 00	35,609 75	14,229 25	49,839 00	24,380 49	26,157 58	50,538 07
Capital,	60,533 02	201,920 55	20,908 77	222,729 32	140,632 93	73,147 77	213,780 70
Citizens, N. Y.,	127,403 72	467,077 93	45,214 61	512,292 44	250,562 84	221,735 67	472,298 51
Citizens, Pa.,	118,545 93	195,539 20	4,330 84	236,870 04	121,622 58	78,897 03	200,519 61
Colonial,	147,945 56	247,247 22	13,442 34	260,689 46	197,361 46	79,700 90	277,062 36
Commerce,	104,063 89	116,408 80	15,630 32	131,948 21	63,759 77	44,361 52	108,121 29
Commercial Union,	30,246 21	69,607 88	8,239 80	77,907 18	49,650 54	30,134 50	79,785 04
Concordia,	220,352 70	404,835 43	39,753 49	444,589 92	233,383 09	162,681 21	395,964 30
Connecticut,	984,017 65	1,633,298 02	184,692 77	1,817,990 79	978,907 61	610,554 53	1,589,462 14
Continental,	3,117,995 48	3,649,662 57	402,811 38	4,052,473 95	1,937,168 44	1,479,066 11	3,416,234 55

Delaware,	163,608 76	672,398 46	74,270 48	746,668 94	376,780 89	304,665 52	631,446 41
Equitable F. & M.,	192,350 37	277,440 39	23,683 39	301,123 78	163,631 86	110,049 70	273,681 66
Fire,	241,776 69	216,562 47	36,497 67	253,060 14	198,355 46	121,787 13	320,142 69
Farmers,	334,840 34	330,566 17	27,415 32	2,829,678 90	249,534 43	160,389 98	599,924 41
Fire Association,	1,230,197 16	2,486,899 57	342,779 33	157,804 7	1,976,749 91	1,014,101 73	2,589,851 64
Fire, County of Philadelphia,	178,838 59	104,011 82	53,852 88	174,256 65	58,628 83	52,775 67	111,404 50
Fireman's Fund,	1,27,049 73	1,848,745 37	174,256 65	2,023,002 02	1,104,461 81	693,859 90	1,798,321 71
Firemen's,	124,842 38	59,287 64	59,287 62	315,705 16	147,271 41	114,258 50	261,630 04
Franklin,	1,107,735 72	451,841 69	167,739 81	619,580 90	245,578 52	241,588 32	487,166 84
German,	1,020,877 05	1,423,020 73	186,338 88	1,609,559 61	662,472 95	528,238 37	1,190,711 32
German-Alliance,	130,281 78	104,663 82	52,428 24	247,092 56	117,543 16	82,100 28	199,643 44
German-American,	3,678,999 38	2,608,115 56	502,473 23	3,110,568 79	1,477,873 16	1,089,705 63	2,667,578 79
Germania,	1,842,767 29	1,122,886 53	246,937 78	1,369,823 31	535,278 81	463,598 40	998,877 21
Girard F. & M.,	656,583 43	333,144 54	87,231 03	450,375 57	166,786 13	187,602 72	354,448 85
Globe,	1,876,590 79	811,817 00	173,068 26	984,885 26	334,296 38	334,296 38	750,091 46
Globe,	125,186 63	52,561 37	52,561 37	593,928 16	471,949 94	181,272 08	653,222 02
Granwich,	436,128 87	999,745 36	138,242 46	1,137,988 02	628,608 95	482,098 48	1,110,707 47
Hanover,	584,870 28	1,441,459 49	240,724 01	1,682,183 50	906,740 54	554,601 81	1,461,342 35
Hartford,	4,249,796 11	6,564,695 55	550,860 97	6,115,556 52	3,457,158 08	2,078,614 88	5,535,772 96
Home,	3,570,268 47	4,318,740 68	840,930 27	5,169,670 95	2,300,140 02	1,701,397 04	4,002,137 06
Home Mutual,	361,827 05	378,023 16	37,266 26	415,258 42	230,158 40	165,957 95	396,116 35
Indemnity,	100,000 01	8,529 17	8,529 13	17,051 30	1,998 42	17,333 47	19,331 59
Ins. Co. of North Amer. ca.,	2,470,411 65	5,543,407 51	491,801 15	6,035,208 66	3,890,166 14	1,762,772 86	5,658,939 00
Ins. Co. of the State of N. Y.,	77,351 09	346,424 90	32,473 55	370,708 45	299,371 67	106,725 47	405,097 13
Ins. Co. of the State of Pa.,	133,257 33	270,290 95	32,444 94	392,735 89	174,287 66	133,670 47	307,958 13
International,	50,000 00	62,427 81	14,076 71	76,504 52	33,718 98	35,010 04	68,749 02
Lafayette,	59,910 41	107,245 81	10,912 80	118,198 61	65,558 75	43,586 82	109,145 07
Magdeburg,	49,245 66	52,758 22	7,674 37	60,432 59	41,564 00	49,589 40	91,163 40
Mechanics,	267,998 00	138,741 24	53,285 04	242,076 28	117,301 53	94,318 02	211,619 55
Mechanics and Traders,	40,347 49	188,108 62	27,048 50	215,157 12	136,090 75	78,601 37	214,492 12
Mechants,	196,515 23	246,464 18	5,841 33	232,305 51	130,832 54	99,004 46	222,837 00
Michigan F. & M.,	100,126 41	235,802 30	36,893 04	272,755 34	136,619 45	90,482 66	226,102 11
Milwaukee Fire,	100,000 00	63,585 04	16,838 24	80,423 28	28,079 40	70,031 39	98,110 79
Milwaukee Mechanics,	1,364,834 34	860,955 34	129,747 32	990,702 66	464,198 98	328,619 31	792,818 29
National,	1,380,419 50	2,116,014 32	116,731 49	2,232,745 81	1,119,698 78	843,758 78	1,963,457 56
National-Standard,	278,480 90	210,693 63	36,604 76	247,298 39	182,773 67	69,339 59	293,112 36
New Hampshire,	840,940 17	1,015,637 42	161,718 16	1,177,356 38	587,305 65	383,606 76	971,512 41
New York,	147,208 24	166,886 29	22,579 13	189,465 42	124,742 54	68,527 69	193,270 33
Niagara,	713,766 03	1,517,342 42	55,460 71	1,582,803 13	846,247 56	628,544 81	1,474,792 37
North British and Mercantile,	109,205 53	33,003 58	8,671 66	41,675 24	36,484 79	22,691 48	50,176 87
North River,	291,024 48	219,459 59	25,237 21	214,665 80	114,762 61	96,491 51	211,254 12
Northwestern National,	712,109 25	884,300 54	151,483 38	1,035,783 92	458,664 45	460,457 57	919,122 02
Norwalk,	188,934 75	135,085 33	27,922 50	163,007 83	87,848 83	57,113 75	144,962 58
Orient,	735,278 41	1,281,795 70	186,671 48	1,468,397 18	834,275 21	505,355 35	1,339,530 86
Pacific,	295,066 96	369,838 13	38,669 21	408,497 34	229,365 36	179,484 61	469,439 97
Pennsylvania,	2,197,725 72	1,617,189 36	271,906 55	1,889,095 91	1,057,699 56	631,758 70	1,689,368 26
Phoenix,	1,220,307 29	3,164,968 72	234,527 60	3,398,496 32	1,704,063 60	1,294,031 50	2,998,090 24
Phoenix,	1,022,915 37	2,840,926 42	334,891 47	3,184,817 89	1,667,973 14	1,076,002 24	2,473,975 38
Providence Washington,	385,077 75	1,339,981 89	189,541 41	1,518,523 30	870,392 75	473,456 80	1,344,449 55
Queen Ins. Co. of America,	2,143,311 30	1,883,905 76	135,954 99	2,019,860 75	1,078,451 04	660,746 05	1,739,197 09

TABLE VIII.—CONTINUED.

COMPANIES.	Surplus Dec. 31, 1897.	Net Premiums Earned.	Interest, etc., Earned.	Total Premiums and Interest Earned.	Net Losses Incurred.	Expenses Incurred.	Total Losses and Expenses Incurred.
Companies of Other States.							
Reading,	\$301,664 31	\$290,941 59	\$32,670 39	\$323,611 98	\$190,268 27	\$119,575 30	\$309,843 57
Rochester German,	485,162 14	323,284 80	47,582 44	370,867 33	129,675 24	139,648 33	269,323 57
Saginaw Valley F. & M.,	57,850 57	123,688 43	20,581 30	144,269 73	104,802 26	55,647 65	160,449 91
Security,	206,085 38	500,572 40	52,775 07	553,347 47	298,410 00	192,769 52	491,179 52
Springfield F. & M.,	1,356,899 95	1,754,098 51	338,990 25	2,093,088 76	959,690 78	735,728 53	1,695,419 31
Spring Garden,	191,477 40	506,604 37	47,772 20	554,376 66	361,332 65	260,764 33	562,096 98
St. Paul F. & M.,	201,013 09	1,758,678 29	9,776 34	1,768,454 63	1,072,731 08	592,847 86	1,665,578 94
Teutonia,	201,292 97	341,749 39	40,159 98	381,909 37	204,783 93	119,801 79	324,585 72
Thuringia American,	100,000 00	12,408 86	4,365 60	16,774 46	2,356 93	24,645 99	27,002 92
Traders, Ill.,	824,437 61	659,908 38	270,419 94	930,418 32	421,730 32	282,605 97	704,336 50
Traders, N. Y.,	50,000 00	379,725 50	16,235 21	395,960 71	255,326 10	173,872 08	429,198 18
Union,	170,393 21	285,014 31	25,710 16	310,724 47	192,039 78	129,950 77	321,990 55
United Foremen's,	247,757 29	238,400 17	77,913 58	316,403 75	168,237 56	114,535 39	282,792 95
United States,	206,355 25	283,818 48	30,469 63	316,288 11	133,681 04	141,279 30	274,960 34
Victoria,	30,130 09	71,453 99	8,728 18	80,182 17	55,305 07	25,740 41	81,045 48
Washington Assurance,	100,000 00	113,277 87	7,913 75	121,191 62	112,513 22	62,652 38	175,165 60
Westchester,	999,827 61	1,236,586 51	195,929 43	1,431,615 94	693,526 66	573,896 50	1,266,923 16
Williamsburg City,	935,147 86	591,779 19	279,435 58	771,234 77	263,881 74	305,702 77	569,584 51
Wisconsin,	25,000 00	40,879 69	9,826 16	50,705 85	30,521 71	32,990 59	63,512 30
Total,	\$62,896,194 54	\$79,435,497 26	\$10,741,361 27	\$90,176,858 53	\$47,332,489 11	\$31,489,263 18	\$78,821,752 29
Companies of Other Countries.							
Aachen and Munich,	\$356,528 59	\$25,457 99	\$37,097 54	\$162,555 53	\$254,130 77	\$201,229 76	\$455,360 53
Atlas,	360,642 52	621,678 33	43,986 55	665,664 88	346,970 19	250,604 78	597,574 97
Baloise,	407,504 50	232,846 83	30,118 81	262,965 64	156,122 77	117,506 28	273,629 05
British America,	284,900 10	1,047,667 86	43,740 71	1,091,408 57	676,875 56	349,859 06	1,026,734 62
Caledonian,	832,758 77	1,214,069 52	121,449 55	1,335,519 07	787,830 76	451,256 35	1,239,087 11
Commercial Union,	1,286,906 57	2,279,539 46	141,624 23	2,424,163 69	1,291,571 26	799,806 68	2,091,377 94
Hamburg-Bremen,	502,177 98	1,052,709 64	102,560 75	1,155,261 30	690,509 96	413,819 04	1,014,419 00
Helvetia Swiss,	392,146 86	398,033 03	23,073 93	362,111 36	175,267 11	123,048 65	300,315 76
Imperial,	789,914 46	1,130,118 46	63,016 55	1,198,135 01	764,304 23	411,170 91	1,205,475 14
Lancashire,	514,552 03	1,945,611 14	108,480 52	2,054,091 66	1,247,459 42	775,150 22	2,022,609 64
Law Union and Crown,	321,155 28	178,878 58	30,245 26	209,123 84	142,676 22	66,174 73	208,850 95

Lion,	559,511 35	40,971 92	580,483 27	374,184 44	220,980 33	505,164 77
Liverpool and London and Globe, .	5,181,457 91	356,398 73	5,537,856 64	2,885,785 97	1,742,426 34	4,698,212 31
London,	1,395,169 53	115,123 16	1,470,282 69	836,338 94	428,139 41	1,264,458 35
London and Lancashire,	1,715,612 05	128,272 62	1,844,884 67	952,371 21	692,821 56	1,646,192 77
Magdeburg,	332,501 58	18,755 53	351,257 11	341,327 35	250,141 76	501,469 11
Manchester,	1,269,259 28	90,770 30	1,360,029 58	822,762 69	476,936 74	1,299,690 43
Marine,	331,067 30	10,682 92	401,650 22	162,656 61	54,402 48	217,119 09
Netherlands,	161,120 36	13,414 25	174,534 61	135,404 90	93,508 74	228,913 64
North British and Mercantile, . . .	2,411,570 62	248,770 23	2,660,340 85	1,387,174 89	797,853 04	2,185,027 93
North German,	506,798 78	24,495 08	531,293 86	296,360 49	197,721 05	404,081 54
Northern,	1,906,854 65	94,155 04	1,995,009 69	1,095,009 69	404,580 62	992,107 82
Norwich Union,	1,465,976 17	136,796 51	1,602,772 68	851,811 32	569,680 08	1,301,491 40
Palatine,	1,904,435 08	159,022 70	2,063,507 78	1,246,129 26	763,294 75	1,999,424 01
Phoenix,	2,046,558 30	99,761 05	2,146,319 35	1,188,818 99	757,923 79	1,946,742 78
Prussian National,	423,862 04	37,409 93	461,271 97	287,136 78	182,449 16	469,588 94
Royal,	4,358,324 49	180,470 23	4,538,794 72	2,641,579 07	1,503,832 52	4,145,411 59
Royal Exchange,	394,191 02	28,313 62	422,504 64	239,827 98	189,465 32	429,293 30
Scottish Union and National, . . .	2,276,604 57	194,420 20	2,471,024 77	1,407,368 80	852,073 17	2,319,431 97
Sea,	435,529 02	18,183 20	453,712 22	287,633 27	79,620 62	367,253 89
State,	32,632 41	12,680 83	45,313 24	25,610 22	20,565 43	45,675 65
Sun,	1,559,246 51	137,890 65	1,697,137 16	951,310 99	596,314 96	1,547,625 95
Svea,	353,023 79	37,863 07	390,886 86	257,927 71	148,568 52	406,496 23
Thuringia,	427,713 72	105,296 15	531,009 87	255,777 90	226,644 00	522,421 90
Transatlantic,	532,007 47	31,271 93	563,279 40	329,528 14	196,702 40	526,230 54
Union,	846,235 23	44,767 86	891,003 09	561,033 34	303,066 82	854,100 16
Union Marine,	249,924 65	31,205 04	281,129 69	115,867 84	44,724 84	160,592 68
Western,	1,565,127 73	56,062 38	1,731,190 11	1,116,681 91	551,622 31	1,668,304 22
Total,	\$14,446,397 45	\$3,206,624 53	\$17,652,991 98	\$27,019,116 46	\$16,297,847 22	\$43,316,963 68
Aggregate,	\$125,850,089 69	\$14,456,441 29	\$140,306,530 98	\$75,437,433 80	\$18,641,945 07	\$124,079,378 87

TABLE VIII.—CONTINUED.

COMPANIES.	Net Gain or Loss.	Dividends Incurred.	Increase or Decrease in Surplus.	Surplus Dec 31, 1898.	Ratio of Net Losses Incurred to Net Premiums Earned.	Ratio of Expenses Incurred to Net Premiums Earned.
Stock Companies of New Jersey.						
American,	\$159,612 48	\$60,909 00	\$98,643 48	\$1,816,872 46	49.37	41 66
Camden,	13,142 60	10,573 00	2,569 60	115,264 75	46.64	46.91
Firemen's,	198,200 89	*181,000 00	-285,799 11	1,057,715 13	51.61	38.18
Mercantile,	52,576 82	40,000 00	12,576 82	403,828 35	60.42	45.62
National F & M.,	8,914 75	6,000 00	2,914 75	38,869 64	35.68	55.38
Newark,	63,211 09	23,000 00	38,211 09	341,547 38	51.13	46.83
New Brunswick,	7,500 82	6,000 00	1,500 82	74,991 13	19.63	88.68
Standard,	32,958 12	6,000 00	26,858 12	88,505 11	60.53	41.64
Total,	\$536,017 57	\$638,542 00	-\$102,524 43	\$3,937,533 95	55.17	43.43
Companies of Other States.						
Anna,	\$1,095,127 39	\$720,000 00	\$375,127 39	\$1,808,846 75	57.75	34.39
Agricultural,	140,157 00	50,000 00	90,157 00	525,893 00	50.31	43.51
Allemania,	26,928 89	16,000 00	10,928 89	131,975 68	54.02	43.40
American, Mass.,	43,395 85	18,000 00	25,395 85	177,007 66	53.33	47.86
American Central,	144,493 84	60,000 00	84,493 84	486,072 00	55.95	41.23
American, N. Y.,	52,850 05	. . . . .	52,850 05	368,728 39	61.64	44.02
American, Pa.,	2,131 79	43,000 00	-37,568 21	504,733 42	69.13	41.23
Armenia,	6,474 83	10,605 00	-4,130 17	10,163 02	67.33	42.22
Assurance Company of America,	-2,480 58	3,000 00	-32,480 58	224,894 99	78.29	33.51
Boston,	178,407 79	100,000 00	78,407 79	1,305,654 85	72.79	29.10
British American,	-28,720 49	. . . . .	-28,720 49	71,270 51	75.49	85.59
Buffalo Commercial,	-1,788 19	6,000 00	-7,788 19	41,322 77	74.95	40.65
Buffalo German,	113,929 66	60,000 00	53,929 66	1,439,551 31	44.87	35.62
Calonian-American,	-699 07	. . . . .	-699 07	99,100 93	68.48	73.47
Capital,	8,918 62	8,000 00	948 62	61,481 64	70.42	36.24
Citizens, N. Y.,	39,903 93	24,886 20	15,107 73	142,511 45	53.61	47.47
Citizens, Pa.,	36,350 43	30,000 00	6,350 43	124,896 36	62.19	40.34
Colonial,	-16,372 90	10,000 00	-26,372 90	121,572 66	79.84	32.23
Commerce,	23,866 92	16,000 00	7,866 92	111,880 81	54.77	38.11
Commercial Union,	-1,877 86	8,000 00	-9,877 86	20,368 35	71.33	43.29

* Including \$400,000 stock dividend declared.

Concordia,	48,625 62	20,000 00	28,625 62	248,978 32	57 15	40 11
Connecticut,	228,528 65	100,000 00	128,528 65	1,112,546 36	59 93	37 38
Continental,	636,239 40	275,000 00	361,239 40	3,479,234 88	53 08	40 52
Delaware,	65,222 53	42,172 50	23,050 03	186,658 79	56 03	45 31
Equitable F. & M.,	27,432 22	21,000 00	6,432 22	198,792 59	58 94	39 67
Erie,	-67,092 45	20,000 00	-87,092 45	254,684 24	91 59	56 24
Farmers,	-11,942 92	200,000 00	-11,942 92	322,897 42	41 70	69 20
Fire Association,	239,897 26	14,000 00	39,827 26	1,270,024 42	63 32	40 80
Fire, County of Philadelphia,	46,460 20	120,000 00	22,460 20	201,318 79	56 36	50 74
Fireman's Fund,	224,680 31	30,240 00	104,680 31	1,361,730 04	54 21	37 47
Firemen's,	54,235 16	90,000 00	23,995 16	148,837 54	57 40	41 55
Franklin,	132,414 06	60,000 00	42,411 06	1,150,149 78	54 53	53 46
German,	418,848 29	*100,000 00	358,848 29	1,379,725 34	47 01	37 12
German-Alliance,	47,449 12	300,000 00	147,449 12	277,730 90	60 39	42 17
German-American,	543,010 00	120,000 00	243,010 00	3,922,009 38	56 66	41 78
Germania,	370,946 10	69,000 00	250,946 10	2,093,713 39	47 67	41 29
Girard F. & M.,	95,925 72	60,000 00	26,925 72	682,510 15	45 13	51 63
Glen's Falls,	234,793 80	12,000 00	174,793 80	2,951,384 59	51 22	41 55
Globe,	-59,293 86	20,000 00	-71,293 86	53,892 77	87 18	33 48
Greenwich,	27,280 59	100,000 00	7,280 59	443,409 46	59 81	45 87
Hanover,	220,841 15	400,000 00	120,841 15	705,711 43	62 90	38 47
Hartford,	579,783 56	310,000 00	179,783 56	4,429,579 67	62 13	37 34
Home,	1,167,533 89	36,000 00	857,533 89	4,427,802 86	53 25	39 40
Home Mutual,	19,172 07	36,000 00	-16,827 93	334,999 12	69 90	43 93
Indemnity,	-2,280 59	360,000 00	-2,280 59	97,719 41	23 43	203 22
Insurance Company of North America,	376,269 66	20,000 00	16,269 66	2,486,681 31	70 28	31 70
Insurance Company of the State of N. Y.,	-35,298 69	12,000 00	-55,298 69	22,052 40	36 40	30 80
Insurance Company of the State of Pa.,	-5,222 24	12,000 00	-17,222 24	116,035 09	94 48	49 45
International,	7,755 50	12,500 00	7,755 50	57,765 50	56 11	56 11
Lafayette,	9,483 54	20,000 00	-3,446 46	56,463 95	61 13	40 54
Magdeburg,	30,730 81	20,000 00	-30,730 81	18,514 85	94 01	78 78
Mechanics,	40,406 73	17,600 00	20,406 73	288,314 73	59 01	47 45
Mechanics and Traders,	465 00	32,000 00	465 00	40,812 49	73 34	41 70
Merchants,	22,468 51	17,600 00	4,868 51	201,383 74	53 08	40 17
Michigan F. & M.,	46,653 23	80,000 00	14,653 23	194,779 64	57 49	38 36
Milwaukee Fire,	-17,687 51	120,000 00	-17,687 51	82,312 49	44 16	110 13
Milwaukee Mechanics,	197,884 37	24,000 00	117,884 37	1,482,718 71	53 92	38 08
National,	269,288 25	100,000 00	149,288 25	1,820,707 75	52 91	39 82
National-Standard,	-4,904 87	100,000 00	-28,904 87	249,576 63	86 78	32 92
New Hampshire,	205,843 17	12,000 00	105,843 17	946,783 34	57 83	37 77
New York,	-3,804 81	50,000 00	-15,804 81	131,403 43	74 74	41 12
Niagara,	108,010 76	26,250 00	58,010 76	771,776 79	55 40	41 15
North British and Mercantile,	-17,501 03	72,000 00	-17,501 03	91,764 50	110 54	68 75
North River,	33,442 68	50,000 00	7,192 68	298,217 16	50 20	43 97
Northwestern National,	116,661 90	50,000 00	44,661 90	756,771 15	54 13	54 33
Norwalk,	18,045 25	20,000 00	18,045 25	206,380 00	65 07	42 30
Orient,	128,706 62	20,000 00	78,766 62	814,045 03	65 09	30 94
Pacific,	-942 63	20,000 00	-20,942 63	244,124 83	62 15	48 51

* Paid in by stockholders on surplus account.

TABLE VIII.—CONTINUED.

COMPANIES.	Net Gain or Loss.	Dividends Incurred.	Increase or Decrease in Surplus.	Surplus Dec. 31, 1898.	Ratio of Net Losses Incurred to Net Premiums Earned.	Ratio of Expenses Incurred to Net Premiums Earned.
Companies of Other States.						
Pennsylvania,	\$199,737 65	\$100,000 00	\$99,737 65	\$2,297,463 37	65.41	39.00
Phoenix,	400,401 22	100,000 00	300,401 22	1,520,708 51	53.84	40.88
Phoenix,	440,842 51	280,000 00	160,842 51	1,183,757 88	58.52	37.75
Providence Washington,	174,073 75	45,000 00	129,073 75	514,151 50	66.41	36.61
Queen Insurance Company of America,	280,663 66	100,000 00	180,663 66	2,323,374 96	57.25	36.03
Reading,	13,768 41	22,500 00	-8,731 59	292,332 72	66.39	41.09
Rochester German,	101,543 76	20,000 00	81,543 76	566,705 90	40.11	43.20
Saginaw Valley F. & M.,	-16,180 18	12,000 00	-28,180 18	29,679 39	84.73	44.99
Security,	62,167 95	16,000 00	46,167 95	252,253 33	59.61	38.50
Springfield F. & M.,	395,669 45	150,000 00	245,669 45	1,506,569 40	54.71	41.94
Spring Garden,	-7,720 32	32,000 00	-39,720 32	151,757 08	59.47	51.47
St. Paul F. & M.,	102,875 69	50,000 00	52,875 69	784,888 78	60.99	33.70
Teutonia,	57,323 65	25,000 00	32,323 65	233,616 62	59.92	35.06
Thuringia-American,	-10,228 46	. . . . .	-10,228 46	89,771 64	18.99	198.62
Traders, Ill.,	226,081 82	60,000 00	176,081 82	1,000,519 43	63.89	42.81
Traders, N. Y.,	-33,237 47	*50,000 00	16,762 53	66,762 53	67.24	45.81
Union,	-11,266 08	12,000 00	-23,266 08	147,127 13	67.37	45.59
United Firemen's,	33,610 80	30,000 00	3,610 80	251,368 09	70.55	48.02
United States,	41,327 77	20,000 00	21,327 77	227,683 02	46.77	49.42
Victoria,	-863 31	5,000 00	-5,863 31	24,266 78	77.42	36.58
Washington Assurance,	53,973 98	. . . . .	-53,973 98	46,026 02	99.32	55.31
Westchester,	164,692 78	30,000 00	134,692 78	1,134,520 39	51.71	46.28
Williamsburg City,	201,650 26	50,000 00	151,650 26	1,086,798 12	44.58	51.65
Wisconsin,	-12,806 45	. . . . .	-12,806 45	12,193 65	74.66	80.70
Total,	\$11,355,106 24	\$5,654,763 70	\$5,700,352 54	\$68,596,547 08	59.59	39.64

* Paid in by stockholders on surplus account.

STATISTICAL TABLES.

507

COMPANIES.	Companies of Other Countries.	Net Gain or Loss.	Net Receipts from or Remittances to Home Office.	Increase or Decrease in Surplus.	Surplus Dec 31, 1898.	Ratio of Net Losses Incurred to Net Premiums Earned.	Ratio of Expenses Incurred to Net Premiums Earned.
Aachen and Munich,		\$7,195 00	—\$99,419 98	—\$32,224 98	\$264,303 61	59.73	47.29
Atlas,		68,089 91	—9,733 41	—22,643 50	337,999 02	55.81	40.31
Baloise,		—10,663 41	—1,969 51	—12,632 92	394,871 58	67.04	50.45
British America,		64,673 95	—32,144 94	—32,529 01	317,429 11	64.60	33.39
Caledonian,		96,431 96	—247,411 02	—150,979 06	320,579 71	64.89	37.17
Commercial Union,		332,785 75	*—238,815 81	93,969 94	1,380,876 51	56.70	35.09
Hamburg-Bremen,		140,842 39	—135,520 51	5,324 88	807,499 86	57.05	39.31
Helvetia Swiss,		61,796 20	—61,520 09	276 11	392,422 97	51.84	36.99
Imperial,		—7,349 13	—61,601 64	—68,941 77	720,972 69	67.63	39.03
Lancashire,		31,482 02	—162,702 84	—131,220 82	383,331 21	64.11	39.81
Law Union and Crown,		272 89	—18,353 59	—18,080 70	303,974 58	85.55	37.00
Lion,		—14,681 50	—48,394 48	—63,045 98	201,710 65	69.36	40.96
Liverpool and London and Globe,		909,044 33	—570,057 68	339,006 65	4,625,703 70	55.09	33.63
London,		205,854 34	—176,885 96	28,938 38	1,174,932 39	61.70	31.60
London and Lancashire,		199,691 90	—2,017 6 69	—2,015 09	878,369 50	55.51	40.38
Magdeburg,		—56,752 00	17,841 26	—38,910 74	293,590 84	66.15	48.48
Manchester,		60,330 15	—274,488 31	—213,158 16	354,171 61	64.82	37.58
Marine,		184,571 13	—144,919 91	39,651 22	318,225 44	41.60	14.00
Netherlands,		—54,379 03	156,092 24	101,713 21	243,247 98	81.03	58.03
North British and Mercantile,		475,312 92	†—535,107 23	—59,794 31	1,830,596 09	57.82	33.08
North German,		37,212 32	3,935 36	41,147 68	187,785 94	58.47	39.00
Northern,		162,901 87	417,948 07	580,849 94	1,270,076 98	52.70	40.42
Norwich Union,		211,281 28	—367,471 15	—95,789 87	786,978 36	58.11	36.81
Palatine,		64,083 77	—281,417 49	—217,333 72	750,287 57	65.44	39.55
Phoenix,		199,576 57	†—99,700 22	99,876 35	1,159,057 35	58.12	37.03
Prussian National,		—8,313 97	†—1,527 87	—9,841 81	153,783 97	67.74	43.04
Royal,		393,383 13	—447,343 45	—53,960 32	2,114,126 53	60.61	34.50
Royal Exchange Assurance,		—6,788 66	65,208 24	58,419 58	498,144 50	60.85	43.07
Scottish Union and National,		151,592 80	—96,312 25	54,080 55	1,786,240 44	64.45	37.43
Sea,		86,438 33	50,052 41	136,510 74	226,092 82	66.04	18.28
State,		—362 41	250 00	—112 41	91,830 49	79.71	63.33
Sun,		149,511 21	—160,844 28	—11,333 07	875,636 69	61.01	38.24
Svea,		—15,609 37	—5,750 00	—21,359 37	164,725 49	73.06	42.08
Thuringia,		8,587 97	8,587 97	38,653 86	221,624 34	61.94	52.99
Transatlantic,		37,048 86	1,605 00	38,653 86	211,624 28	61.94	36.97
Union,		36,902 93	729 58	37,632 51	593,698 82	65.11	35.81
Union Marine,		80,547 01	—62,162 71	18,384 30	311,547 67	55.20	21.30
Western,		52,885 89	—24,960 64	27,925 25	434,206 57	67.07	33.13
Total,		\$4,236,028 30	—\$3,875,331 80	\$160,696 50	\$27,262,995 19	60.79	36.67
Aggregate,		\$16,227,152 11	\$10,168,627 50	\$6,058,524 61	\$99,797,076 20	59.94	38.65

* Including \$46,128 88 paid foreign re-insurance companies. † Including \$53,291.22 paid foreign re-insurance companies. ‡ Including \$25,000 reserved for contingencies.

TABLE IX.—RESOURCES, LIABILITIES, INCOME AND EXPENDITURES.

NEW JERSEY MUTUAL FIRE INSURANCE COMPANIES.

COMPANIES.	Commenced Business.	Contingent Assets.	Cash Assets.	Liabilities.	Net Cash Premiums Received.	Assessments Collected.	All Other Receipts.	Total Cash Income.	Losses Paid.	Expenses.	All Other Payments.	Total Cash Expenditures.
N. J. Mutuals.												
American,	1846	\$57,723 45	\$221 99	\$1,923 00	\$84 11	. . . . .	\$200 00	\$284 11	\$205 00	\$81 30	. . . . .	\$286 30
Bergen County,	1849	3,351 57	17,104 77	7,086 35	3,431 55	. . . . .	480 43	3,911 98	2,510 23	1,541 95	. . . . .	4,052 18
Bound Brook,	1838	2,805 65	44 24	2,805 65	44 24	\$798 31	2,8 6 00	3,648 55	2,245 00	195 50	\$650 00	3,099 50
Burlington County,	1823	40,540 00	90,946 56	82,625 62	940 10	. . . . .	6,145 20	6,685 30	7,282 40	2,492 25	1,536 50	11,311 15
Cumberland,	1844	37,985 71	25 00	25 00	13,797 56	. . . . .	1,407 13	15,264 69	14,585 11	3,050 05	. . . . .	17,635 16
Essex County,	1844	820,880 01	32,976 62	9,557 18	4,756 28	. . . . .	1,672 85	6,420 13	2,853 61	2,718 49	. . . . .	5,572 10
Farmers (Reading n),	1856	. . . . .	1,089 29	6,098 28	1,739 17	44,451 91	12,250 67	68,411 75	24,098 96	7,440 48	26,775 00	58,323 94
Farmers (Salem),	1851	260,665 30	58,187 95	17,333 16	9,833 38	. . . . .	2,516 60	12,349 98	5,713 22	2,740 06	92 70	8,545 98
Farmers (Vienna),	1861	64,413 15	. . . . .	5,698 95	225 17	. . . . .	5,098 39	5,324 16	6,171 90	563 78	. . . . .	6,735 68
Franklin Farmers,	1879	21,327 51	. . . . .	1,475 00	47 10	2,975 13	549 88	3,572 11	3,152 62	447 99	. . . . .	3,602 03
German,	1893	9,775 00	62,480 00	52,528 45	8,123 22	. . . . .	2,041 51	10,167 73	4,634 01	6,732 83	1 52	11,306 84
Hackettstown,	1867	40,446 00	1,572 53	250 00	733 57	2,068 58	2,064 44	4,866 59	3,116 11	5,940 86	2,027 63	6,673 66
Hillsborough,	1844	. . . . .	18,922 25	25,520 31	876 65	. . . . .	10,044 12	12,159 36	7,318 47	37,969 77	. . . . .	13,207 33
Mercer County,	1844	561,620 10	9,660 00	17,454 69	20,156 35	57 41	13,735 00	33,948 75	32,969 77	2,927 29	. . . . .	40,897 06
Monmouth County,	1858	113,875 43	2,400 32	12,710 20	6,525 00	5 83	288 00	5,819 83	12,594 46	1,902 781	16 80	14,574 04
Morris County,	1849	5,040 00	95,9 9 27	10,654 20	6,920 47	. . . . .	1,309 43	8,229 95	5,322 38	2,555 85	143 44	8,021 65
New Brunswick,	1846	20,247 17	75,673 98	3,374 53	1,825 41	. . . . .	3,490 47	5,315 88	67 73	2,112 88	327 04	2,507 65
New Jersey Association,	1823	135,119 75	24,514 04	4,078 94	92 00	. . . . .	887 00	379 00	10 00	215 51	. . . . .	225 51
Railway,	1833	. . . . .	6,190 93	436 77	463 50	. . . . .	28 75	672 25	853 69	824 10	. . . . .	1,677 19
Retail Merchants,	1894	71,0 6 07	445 50	828 53	1,871 39	. . . . .	196 90	2,068 29	222 50	1,223 84	500 00	1,946 34
Salem County,	1819	47,530 23	58,184 20	2,220 11	32 01	. . . . .	3,611 51	3,673 52	3,008 00	918 77	. . . . .	2,926 77
Shrewsbury,	1838	163,424 31	13,071 46	11,401 44	8,043 79	. . . . .	418 44	8,462 23	3,103 64	2,011 19	77 50	5,192 33
Sussex County,	1840	01,299 00	1,475 34	5,334 00	1,195 79	8,275 03	14,043 59	23,134 37	4,447 06	1,143 01	17,544 96	23,135 03
Union County,	1894	41,716 00	7,511 95	. . . . .	1,223 05	. . . . .	276 15	1,499 20	73 00	253 70	. . . . .	326 70
West Windsor,	1857	13,195 89	591 82	. . . . .	216 05	. . . . .	. . . . .	216 05	. . . . .	65 50	. . . . .	65 50
Total, . . . . .	. . . . .	\$2,585,069 83	\$549,122 13	\$280,539 75	\$92,197 91	\$59,866 83	\$84,839 97	\$235,904 71	\$149,558 25	\$50,706 58	\$49,632 89	\$249,957 72

TABLE XI.—MARINE AND INLAND BUSINESS.

COMPANIES.	Risks in Force Dec. 31, 1898.	Risks Written in 1898.	Premiums on Risks Written in 1898.	Average Rate of Premium.	Losses Paid in 1898.	Losses Incurred in 1898.
Companies of Other States.						
Aetna,	\$5,054,439 00	\$104,589,253 00	\$93,794 88	.28	\$136,393 86	\$182,513 76
Assurance Co. of America,	149,036 00	327,117 00	13,352 88	.40	24,905 27	21,804 27
Boston,	5,082,528 00	101,247,893 00	862,921 77	.85	519,242 10	678,830 51
Colonial Assurance,	346,518 00	782,889 00	16,282 73	2.03	496 13	2,707 50
Delaware,	21,981 00	318,284 00	1,620 54	.51	1,459 10	934 10
Equitable F. & M.,	2,098,469 00	2,453,339 00	73,071 61	2.94	14,956 99	69,877 85
Erie,	6,914,668 00	103,224,576 00	818,315 32	.89	267,329 30	279,175 48
Fireman's Fund,	1,496,840 00	2,185,980 00	74 81	2.83	68,942 44	81,037 51
Globe,	2,384,410 00	43,161,316 00	152,997 76	.35	112,604 12	131,250 97
Greenwich,	10,656,457 00	90,563,280 00	373,226 16	.41	121,254 97	160,058 12
Home,	580,356 00	3,772,730 00	65,732 52	1.75	25,564 81	29,000 56
Home Mutual,	5,336,798 00	410,646,998 00	2,452,226 09	.60	1,470,655 71	1,702,255 71
Insurance Co. of North America,	425,839 00	3,370,761 00	14,293 35	.42	6,671 97	5,701 25
Insurance Co. of the State of New York,	1,805,973 00	25,956 62	25,956 62	3.80	20,301 72	22,927 72
Mechanics' and Traders',	929,381 00	1,351,305 00	59,495 77	2.45	25,985 65	55,275 00
National Standard,	4,308,420 00	127,491,253 00	39,369 04	2.90	21,452 69	31,007 25
New York,	437,073 00	3,902,477 00	469,851 27	.37	291,769 91	286,755 25
Orient,	5,008,746 00	57,075,673 00	62,436 18	1.60	31,160 23	43,171 98
Providence Washington,	1,349,255 00	4,649,532 00	33,837 87	.73	230,136 52	287,783 71
Security,	346,514 00	2,160,619 00	48,369 28	2.24	14,674 49	14,674 00
St. Paul F. and M.,	\$54,763,691 00	\$1,066,733,119 00	\$8,141 37	2.08	31,683 95	32,908 99
Teutonia,						
United States,						
Washington Assurance,						
Total,			\$6,354,833 63	.60	\$3,468,049 54	\$4,122,358 99
Companies of Other Countries.						
British America,	\$1,876,154 00	\$23,268,603 00	\$208,177 71	.90	\$117,719 90	\$143,083 44
Commercial Union,	3,420,706 00	23,895,127 00	33,893 75	.14	19,399 48	17,399 48
London Assurance,	41,789,171 00	137,479,681 00	719,639 51	.53	268,562 41	334,850 54
Marine,	35,250 00	468,070,610 00	509,905 99	.11	156,726 61	156,475 00
Prussian National,	11,739 00	850,597 00	8,071 15	.94	4,707 05	4,707 05
Royal Exchange Assurance,	10,350,001 00	3,210,215 00	6,933 65	.22	4,244 17	4,244 17
Sea,	2,619,072 00	194,636,796 00	688,072 95	.55	286,718 27	306,926 00
Union Marine,	4,128,465 00	52,622,952 00	330,470 62	.63	105,655 05	115,857 84
Western Assurance,	\$64,230,558 00	35,874,054 00	308,571 23	.85	246,598 61	269,305 14
Total,			\$2,811,735 86	.32	\$1,210,451 65	\$1,352,849 66
Aggregate,	\$118,994,249 00	\$1,935,981,754 00	\$9,166,569 49	.47	\$4,678,501 09	\$5,475,208 65

INDEX TO PART I.

(511)

INDEX TO PART I.

Fire and Marine Insurance.

	Page
Introduction,	3

ABSTRACTS OF STATEMENTS.

NEW JERSEY STOCK FIRE INSURANCE COMPANIES.

American Ins. Co.,	Newark,	15
Camden Fire Ins. Ass'n,	Camden,	18
Firemen's Ins. Co.,	Newark,	21
Merchants Ins. Co.,	Newark,	24
National Fire and Marine Ins. Co.,	Elizabeth,	27
Newark Fire Ins. Co.,	Newark,	30
New Brunswick Fire Ins. Co.,	New Brunswick,	32
Standard Fire Ins. Co.,	Trenton,	35

NEW JERSEY MUTUAL FIRE INSURANCE COMPANIES.

American Mutual Fire Ins. Co.,	Plainfield,	41
Bergen County Farmers Mutual Fire Ins. Co.,	Oradell,	42
Bound Brook Mutual Fire Ass. Co.,	Bound Brook,	43
Burlington County Ass'n,	Medford,	45
Cumberland Mutual Fire Ins. Co.,	Bridgeton,	46
Essex County Mutual Ins. Co.,	Bloomfield,	47
Farmers Mutual Fire Ins. Co.,	Readington,	49
Farmers Mutual Fire Ins. Co.,	Salem,	50
Farmers Mutual Fire Ins. Co.,	Vienna,	51
Franklin Farmers Mutual Fire Ass. Ass'n.,	East Millstone,	52
German Mutual Fire Ins. Co.,	Newark,	53
Hackettstown Mutual Fire Ins. Co.,	Hackettstown,	55
Hillsborough Mutual Fire Ass. Ass'n,	Somerville,	56
Mercer County Mutual Fire Ins. Co.,	Pennington,	58
Monmouth County Mutual Fire Ins. Co.,	Freehold,	59
Morris County Ins. Co.,	Morristown,	60
New Brunswick Mutual Fire Ins. Co.,	New Brunswick,	62
New Jersey Association,	Crosswicks,	63
Rahway Mutual Fire Ins. Co.,	Rahway,	64
Retail Merchants Mutual Fire Ins. Co.,	Paterson,	65
Salem County Mutual Fire Ins. Co.,	Salem,	67
Shrewsbury Mutual Fire Ins. Co.,	Eatontown,	68

	Page
Sussex County Mutual Ins. Co.,	Newton, 70
Union County Mutual Fire Ins. Co.,	Elizabeth, 71
West Windsor Mutual Fire Ins. Co.,	Dutch Neck, 72

FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

Ætna Ins. Co.,	Hartford, Conn., 77
Agricultural Ins. Co.,	Watertown, N. Y., 81
Allemannia Fire Ins. Co.,	Pittsburg, Pa., 84
American Ins. Co.,	Boston, Mass., 87
American Central Ins. Co.,	St. Louis, Mo., 90
American Fire Ins. Co.,	New York, N. Y., 93
American Fire Ins. Co.,	Philadelphia, Pa., 96
Armenia Ins. Co.,	Pittsburg, Pa., 99
Assurance Co. of America,	New York, N. Y., 102
Boston Ins. Co.,	Boston, Mass., 105
British American Ins. Co.,	New York, N. Y., 109
Bucks County Contributionship Ins. Co.,	Morrisville, Pa., 111
Buffalo Commercial Ins. Co.,	Buffalo, N. Y., 113
Buffalo German Ins. Co.,	Buffalo, N. Y., 115
Caledonian American Ins. Co.,	New York, 118
Capital Fire Ins. Co.,	Concord, N. H., 120
Citizens Ins. Co.,	New York, N. Y., 123
Citizens Ins. Co.,	Pittsburg, Pa., 126
Colonial Assurance Co.,	New York, N. Y., 129
Commerce Ins. Co.,	Albany, N. Y., 132
Commercial Union Fire Ins. Co.,	New York, N. Y., 135
Concordia Fire Ins. Co.,	Milwaukee, Wis., 138
Connecticut Fire Ins. Co.,	Hartford, Conn., 140
Continental Ins. Co.,	New York, N. Y., 143
Delaware Ins. Co.,	Philadelphia, Pa., 146
Equitable Fire and Marine Ins. Co.,	Providence, R. I., 150
Erie Fire Ins. Co.,	Buffalo, N. Y., 153
Farmers Fire Ins. Co.,	York, Pa., 156
Fire Association of Philadelphia,	Philadelphia, Pa., 159
Fire Insurance Company of the County of Phila.,	Philadelphia, Pa., 162
Fire Insurance Company of Northampton County,	Easton, Pa., 165
Fireman's Fund Ins. Co.,	San Francisco, Cal., 166
Firemen's Ins. Co.,	Baltimore, Md., 170
Franklin Fire Ins. Co.,	Philadelphia, Pa., 173
German Ins. Co.,	Freeport, Ill., 176
German Alliance Ins. Co.,	New York, N. Y., 179
German-American Ins. Co.,	New York, N. Y., 181
Germania Fire Ins. Co.,	New York, N. Y., 184
Girard Fire and Marine Ins. Co.,	Philadelphia, Pa., 187
Glen's Falls Ins. Co.,	Glen's Falls, N. Y., 191
Globe Fire Ins. Co.,	New York, N. Y., 194
Greenwich Ins. Co.,	New York, N. Y., 197
Hanover Fire Ins. Co.,	New York, N. Y., 200

	Page
Hartford Fire Ins. Co.,	Hartford, Conn., . . 201
Home Ins. Co.,	New York, N. Y., . . 207
Home Mutual Ins. Co.,	San Francisco, Cal., . 211
Indemnity Fire Ins. Co.,	New York, N. Y., . . 214
Insurance Co. of North America,	Philadelphia, Pa., . . 217
Insurance Co. of the State of New York,	New York, N. Y., . . 220
Insurance Co. of the State of Pennsylvania,	Philadelphia, Pa., . . 223
International Ins. Co.,	New York, N. Y., . . 226
Lafayette Fire Ins. Co.,	New York, N. Y., . . 228
Magdeburg Fire Ins. Co.,	New York, N. Y., . . 231
Mechanics Fire Ins. Co.,	Philadelphia, Pa., . . 233
Mechanics and Traders Ins. Co.,	New Orleans, La., . . 236
Merchants Ins. Co.,	Providence, R. I., . . 239
Michigan Fire and Marine Ins. Co.,	Detroit, Mich., . . . 242
Milwaukee Fire Ins. Co.,	Milwaukee, Wis., . . 244
Milwaukee Mechanics Ins. Co.,	Milwaukee, Wis., . . 247
National Fire Ins. Co.,	Hartford, Conn., . . 250
National Standard Ins. Co.,	New York, N. Y., . . 253
New Hampshire Fire Ins. Co.,	Manchester, N. H., . . 256
New York Fire Ins. Co.,	New York, N. Y., . . 259
Niagara Fire Ins. Co.,	New York, N. Y., . . 261
North British and Mercantile Ins. Co.,	New York, N. Y., . . 265
North River Ins. Co.,	New York, N. Y., . . 267
Northwestern National Ins. Co.,	Milwaukee, Wis., . . 270
Norwalk Fire Ins. Co.,	Norwalk, Conn., . . . 273
Orient Ins. Co.,	Hartford, Conn., . . 275
Pacific Fire Ins. Co.,	New York, N. Y., . . 279
Pennsylvania Fire Ins. Co.,	Philadelphia, Pa., . . 282
Phenix Ins. Co.,	Brooklyn, N. Y., . . 285
Phoenix Ins. Co.,	Hartford, Conn., . . 288
Providence Washington Ins. Co.,	Providence, R. I., . . 291
Queen Ins. Co. of America,	New York, N. Y., . . 295
Reading Fire Ins. Co.,	Reading, Pa., 298
Rochester German Ins. Co.,	Rochester, N. Y., . . 301
Saginaw Valley Fire and Marine Ins. Co.,	Saginaw, Mich., . . . 304
Security Ins. Co.,	New Haven, Conn., . . 307
Springfield Fire and Marine Ins. Co.,	Springfield, Mass., . . 310
Spring Garden Ins. Co.,	Philadelphia, Pa., . . 313
St. Paul Fire and Marine Ins. Co.,	St. Paul, Minn., . . . 317
Teutonia Ins. Co.,	New Orleans, La., . . 320
Thuringia American Ins. Co.,	New York, N. Y., . . 323
Traders' Ins. Co.,	Chicago, Ill., 325
Traders' Fire Ins. Co.,	New York, N. Y., . . 328
Union Ins. Co.,	Philadelphia, Pa., . . 330
United Fireman's Ins. Co.,	Philadelphia, Pa., . . 333
United States Fire Ins. Co.,	New York, N. Y., . . 336
Victoria Fire Ins. Co.,	New York, N. Y., . . 339
Washington Assurance Co.,	New York, N. Y., . . 342
Westchester Fire Ins. Co.,	New York, N. Y., . . 344

	Page
Williamsburg City Fire Ins. Co.,	Brooklyn, N. Y., . . . 347
Wisconsin Fire Ins. Co.,	Milwaukee, Wis., . . . 350

UNITED STATES BRANCHES OF FOREIGN FIRE AND FIRE-MARINE
INSURANCE COMPANIES.

Aachen and Munich Fire Ins. Co.,	Aix-la-Chapelle, Ger., . . . 355
Atlas Assurance Co.,	London, England, . . . 358
Baloise Fire Ins. Co.,	Basle, Switzerland, . . . 361
British America Assurance Co.,	Toronto, Canada, . . . 364
Caledonian Ins. Co.,	Edinburgh, Scotland, . . . 367
Commercial Union Assurance Co.,	London, England, . . . 370
Hamburg-Bremen Fire Ins. Co.,	Hamburg, Germany, . . . 374
Helvetia Swiss Fire Ins. Co.,	St. Gall, Switzerland, . . . 376
Imperial Ins. Co.,	London, England, . . . 379
Lancashire Ins. Co.,	Manchester, England, . . . 382
Law Union and Crown Fire and Life Ins. Co.,	London, England, . . . 385
Lion Fire Ins. Co.,	London, England, . . . 387
Liverpool and London and Globe Ins. Co.,	Liverpool, England, . . . 390
London Assurance Corporation,	London, England, . . . 393
London and Lancashire Fire Ins. Co.,	Liverpool, England, . . . 397
Magdeburg Fire Ins. Co.,	Magdeburg, Germany, . . . 400
Manchester Fire Assurance Co.,	Manchester, England, . . . 402
Marine Ins. Co.,	London, England, . . . 405
Netherlands Fire Ins. Co.,	The Hague, Holland, . . . 408
North British and Mercantile Ins. Co.,	London, England, . . . 411
North German Fire Ins. Co.,	Hamburg, Germany, . . . 414
Northern Assurance Co.,	London, England, . . . 416
Norwich Union Fire Ins. Society,	Norwich, England, . . . 420
Palatine Ins. Co.,	Manchester, England, . . . 423
Phoenix Assurance Co.,	London, England, . . . 426
Prussian National Ins. Co.,	Stettin, Germany, . . . 428
Royal Ins. Co.,	Liverpool, England, . . . 431
Royal Exchange Assurance,	London, England, . . . 435
Scottish Union and National Ins. Co.,	Edinburgh, Scotland, . . . 438
Sea Insurance Co.,	Liverpool, England, . . . 441
State Fire Ins. Co.,	Liverpool, England, . . . 443
Sun Insurance Office,	London, England, . . . 446
Svea Fire and Life Ins. Co.,	Gothenburg, Sweden, . . . 449
Thuringia Ins. Co.,	Erfurt, Germany, . . . 451
Transatlantic Fire Ins. Co.,	Hamburg, Germany, . . . 454
Union Assurance Society,	London, England, . . . 456
Union Marine Ins. Co.,	Liverpool, England, . . . 459
Western Assurance Co.,	Toronto, Canada, . . . 462

STATISTICAL TABLES.

	Page
Table I.—Capital, Assets, Liabilities and Surplus,	472
Table II.—Classification of Assets,	476
Table III.—Classification of Liabilities,	480
Table IV.—Classification of Income,	484
Table V.—Classification of Disbursements,	488
Table VI.—Fire Risks, Premiums and Losses Incurred,	492
Table VII.—Business in New Jersey,	496
Table VIII.—Underwriting and Investment Exhibit,	500
Table IX.—Resources, Liabilities, Income and Expenditures of New Jersey Mutual Fire Insurance Companies,	508
Table X.—Risks, Premiums and Losses, and Business in the State of New Jersey Mutual Fire Insurance Companies,	509
Table XI.—Marine and Inland Business,	510

MISCELLANEOUS.

Report of Receiver,	469
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STATE OF NEW JERSEY.

ANNUAL REPORT

OF THE

Commissioner of Banking and Insurance

FOR THE YEAR ENDING DECEMBER 31st,

1900.

PART I.

FIRE AND MARINE INSURANCE.

CAMDEN, N. J.

S. CHEW & SONS, PRINTERS, FRONT AND MARKET STREETS,

1901.

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ANNUAL REPORT.

Part I.

FIRE AND MARINE INSURANCE.

STATE OF NEW JERSEY,
DEPARTMENT OF BANKING AND INSURANCE,
TRENTON, March 22, 1901.

To the Honorable the Senate and General Assembly:

I have the honor to present herewith the report of this department, showing the business for the past calendar year and condition at its close, of the various fire and marine insurance companies, domestic and foreign, legally qualified to transact business in this State during the year 1901.

COMPANIES ORGANIZED.

Two joint-stock fire and marine companies have been formed under the general insurance law since the last annual report, viz: Columbia Insurance Company, of Jersey City, capital \$250,000, authorized March 21, 1901; Federal Insurance Company, of Jersey City, capital \$500,000, authorized March 1, 1901. The following mutual fire companies were also organized during the same period: Mutual Fire Protective Association, of Egg Harbor City, authorized June 1, 1900; People's Mutual Fire Insurance Company of New Jersey, of Newark, authorized September 7, 1900.

COMPANIES DISSOLVED.

The Bound Brook Mutual Fire Assurance Company, of Bound Brook, and the Monmouth County Mutual Fire Insurance Com-

pany, of Freehold, voluntarily retired from business during 1900, and have been dissolved, the former on July 20 and the latter on November 7.

COMPANIES ADMITTED.

The following fire and marine companies of other States and foreign countries have complied with the law and been licensed since the last annual report to do business in this State:

Dutchess Insurance Company.....	Poughkeepsie, N. Y.
Empire City Fire Insurance Company.....	New York, N. Y.
Indianapolis Fire Insurance Company.....	Indianapolis, Ind.
North German Fire Insurance Company.....	New York, N. Y.
Palatine Insurance Company, Limited.....	London, Eng.
Skandia Insurance Company.....	Stockholm, Sweden.
Western Insurance Company.....	Pittsburg, Pa.

COMPANIES WITHDRAWN.

The following companies incorporated elsewhere have withdrawn from the State or ceased business during the same period:

Colonial Assurance Company of the City of New York.....	New York, N. Y.
Fidelity Fire Insurance Company of Baltimore City.....	Baltimore, Md.
Merchants Insurance Company.....	Providence, R. I.
Norwalk Fire Insurance Company.....	Norwalk, Conn.
Palatine Insurance Company, Limited.....	Manchester, Eng.
Thuringia American Fire Insurance Company.....	New York, N. Y.
Traders Fire Insurance Company of New York.....	New York, N. Y.

BUSINESS OF 1900.

The total number of companies whose returns are set forth in this report is one hundred and sixty-eight, the same number reporting for the previous year. They are grouped in the following order:

New Jersey Stock Fire Insurance Companies.....	8
New Jersey Mutual Fire Insurance Companies.....	25
Fire and Marine Insurance Companies of other States (including three Mutual Companies)	93
U. S. Branches of Foreign Fire and Marine Insurance Companies.....	42

One hundred and forty-one of these companies do a fire insurance business only, twenty-four are engaged in both fire and marine insurance, and three transact a marine business exclusively.

CAPITAL, ASSETS, LIABILITIES, SURPLUS.

Table I gives the paid-up capital, admitted assets, liabilities and surplus on December 31, 1900, of the various companies other than the mutual companies of this State. Their number is one hundred and forty-three, the same as last year. Their combined capital shows an increase of \$294,270. The assets have increased \$6,637,203, and the liabilities, exclusive of capital, \$4,400,778. The net surplus is larger by \$1,942,154, as compared with a decrease of \$4,749,905 in the previous year.

Tables II and III show the several items of the assets and liabilities.

INCOME.

Table IV gives the sources and amount of the income for the year. There was an increase of \$9,113,163 in total income as compared with the business of 1899. The net fire premiums received were larger in amount by \$9,883,231, and the marine and inland premiums by \$518,466. The interest, dividends, rents, profit and loss items and miscellaneous receipts, exclusive of amounts received from their home offices by companies of foreign countries, were in the aggregate \$655,127 less than in the previous year. Foreign companies received \$631,407 less from abroad than in the year before, the total of such receipts being \$2,804,523.

Excluding foreign receipts and remittances, the income exceeded the disbursements by \$4,367,933, contrasted with an excess of disbursements in 1899 of \$890,560.

DISBURSEMENTS.

Table V shows the nature and amount of the disbursements. The aggregate was \$3,120,184 greater than in the year before. There was an increase of \$3,041,108 in fire losses paid and a decrease of \$2,189,701 in marine and inland losses paid. Dividend payments were smaller by \$185,504. Commissions, salaries and

advances to agents aggregate \$29,063,228; office salaries, \$9,797,-296; taxes, licenses and fees, \$5,103,490; miscellaneous expenses, profit and loss and other items, not including \$3,480,591 remitted by foreign companies to their home offices, \$12,087,109, making the total disbursements on these particular accounts, \$55,971,123, being \$3,012,617 more than in 1899. The total home remittances of foreign companies were \$608,335 less than in the latter year.

FIRE RISKS, PREMIUMS AND LOSSES INCURRED.

Table VI shows the aggregate of fire risks written in 1900 and in force December 31, the gross premiums charged and losses incurred. In risks written the increase over the previous year was \$2,093,488,738. The gain in insurance in force was \$844,565,-348. The ratio of losses incurred to risks written was forty-four per cent., which is a decrease of five per cent. as compared with the results in 1899. The average rate of premium charged was \$1.00; in 1899 it was 97 cents.

FIRE BUSINESS IN NEW JERSEY.

Table VII shows the results of fire underwriting in this State during the year by all the companies except the domestic mutuals. The exhibit is anything but gratifying. There was an increase in risks written of \$24,374,581, and the premiums received were larger in amount by \$249,152. The average rate of premium charged was .76 against .73, in 1899. The losses incurred show the extraordinary increase of \$1,563,970, the ratio of losses incurred to premiums received having jumped from 57.99 to 88.43, or 30.44 per cent. Adding the expenses, it is apparent that the companies as a whole lost heavily on the year's business. This experience is most abnormal, however, as the State has long been one of the most reliable of fire insurance fields. Reference was made in the last annual report to the extensive rate-cutting and demoralization of the business in various sections of the State. These conditions are undoubtedly responsible in a very great measure for the unfortunate experience of the past year, and their correction is imperatively demanded in the interests of both insured and insurer.

AGGREGATE FIRE INSURANCE BUSINESS IN NEW JERSEY.

Including the business of the domestic mutual companies the results in this State were as follows: Risks written, \$602,767,-768, increase \$23,317.968; premiums received, cash, \$4,551,184, increase, \$241,244; contingent premiums (mutual companies), \$527,942, decrease, \$22,961; losses paid, \$4,001,598, increase, \$1,-649,927; losses incurred, \$4,088,242, increase, \$1,518,120.

NEW JERSEY MUTUAL COMPANIES.

Tables IX and X give the standing and transactions of the domestic mutual fire insurance companies. In the aggregate their cash or invested assets have decreased for the year \$63,944, and the contingent assets \$138,578. The liabilities are less by \$57,-852. Total income shows a decrease of \$59,141, and total disbursements an increase of \$20,715. The insurance in force shows a falling off of \$8,284,043. The risks written were less by \$1,-060,571. In losses incurred there was a decrease of \$46,000.

MARINE AND INLAND BUSINESS.

Table XI shows the risks, premiums and losses in the marine and inland navigation branch. The risks written exceeded the writings of the previous year by \$154,818,425, and the gross premiums received were larger in amount by \$1,251,105. The losses incurred were \$1,381,713 less, and the losses paid show a decrease of \$2,134,701. The average rate of premium was .45; in the year before it was .42. The risks outstanding at the close of 1900 aggregated \$49,909,018 more than the amount in force at the end of the previous year.

UNDERWRITING AND INVESTMENT EXHIBIT.

Table VIII is an exhibit of the actual results of the total business for the past year of each of the several companies reporting

for December 31st, exclusive of the New Jersey mutuals. The aggregates are as follows:

Surplus at beginning of year.....	\$94,659,377 91
Net premiums earned.....	\$136,470,569 90
Interest, rents, etc., earned.....	14,804,256 55

Total premiums and interest earned.....	\$151,274,826 45
Net losses incurred.....	\$89,275,584 86
Expenses incurred	53,985,311 81

Total losses and expenses incurred.....	143,260,896 67
---	----------------

Net gain for the year.....	\$8,013,929 78
Paid in by stockholders on surplus account.....	\$142,270 00
Received by foreign companies under foreign re-insurance contracts.....	92,652 83
Decrease in reserves for contin- gencies.....	6,000 00
Dividends incurred	5,962,308 20
Excess of remittances by foreign companies to home office.....	676,068 92
	<u>\$6,638,377 12</u>

Increase in surplus for the year.....	\$1,616,475 49
---------------------------------------	----------------

Surplus at end of year.....	\$96,275,853 40
-----------------------------	-----------------

Ratio of net losses incurred to net premiums earned.....	65.41
Ratio of expenses incurred to net premiums earned.....	39.55

The foregoing exhibits quite a marked improvement over the business of 1899. The total net gain, as above, is \$7,634,791 greater than in the latter year. The ratio of losses incurred to net premiums earned shows a decrease of 4.96 per cent., contrasted with an increase in 1899 of 10.43 per cent. The \$1,616,475.49 increase in surplus is a gain of \$7,784,567. In the year before there was a reduction in surplus of \$6,168,091. The ratio of expenses incurred to net premiums earned was sixty-three hundredths per cent. less than in 1899.

BUSINESS OF 1900 COMPARED.

The aggregate condition and business of the companies are shown in the following tables in comparison with the figures for 1899:

NEW JERSEY STOCK COMPANIES.

	1899.	1900.
Number of companies.....	8	8
Capital	\$2,605,730	\$2,700,000
Assets	9,126,387	9,380,050
Liabilities	3,108,647	3,033,098
Net surplus	3,412,010	3,646,952
Income.....	3,012,682	3,069,345
Disbursements.....	2,664,087	3,149,770
Fire risks written.....	608,102,634	362,218,690
Premiums received (net).....	2,549,116	2,609,074
Losses paid	1,383,522	1,704,822
Losses incurred	1,475,971	1,659,374
Risks in force December 31.....	531,841,481	546,712,125

NEW JERSEY MUTUAL COMPANIES.

	1899.	1900.
Number of companies.....	25	25
Contingent assets	\$2,475,041	\$2,336,463
Cash assets	585,310	521,366
Liabilities.....	351,066	293,214
Income.....	305,560	246,419
Expenditures.....	279,255	299,970
Fire risks written.....	14,632,300	13,571,729
Cash premiums received (net).....	89,267	83,683
Contingent premiums	552,780	528,318
Losses paid	177,781	145,048
Losses incurred	182,852	136,852
Assessments collected	98,533	76,374
Risks in force December 31.....	67,797,518	59,513,475

COMMISSIONER'S REPORT.

COMPANIES OF OTHER STATES.

	1899.	1900.
Number of companies.....	94	92
Capital.....	\$48,002,875	\$48,002,875
Assets.....	203,240,493	208,955,129
Liabilities.....	88,570,777	93,183,432
Net surplus.....	66,666,841	67,768,822
Income.....	94,740,739	102,335,299
Disbursements.....	96,284,295	99,363,850
Fire risks written.....	10,608,384,341	12,638,777,588
Marine and inland risks written.....	1,166,093,892	1,194,782,539
Fire premiums received (net).....	79,485,768	87,593,306
Marine and inland premiums received (net).....	4,811,877	4,861,341
Fire losses paid.....	50,829,084	53,633,123
Marine and inland losses paid.....	4,679,994	2,832,577
Fire losses incurred.....	51,745,353	54,381,750
Marine and inland losses incurred.....	4,322,861	2,926,583
Fire risks in force December 31.....	13,508,069,682	14,355,300,740
Marine and inland risks in force December 31.....	54,645,931	54,535,188

FOREIGN COMPANIES—UNITED STATES BRANCHES.

	1899.	1900.
Number of companies.....	41	42
Deposit capital.....	\$8,200,000	\$8,400,000
Assets.....	75,601,409	76,270,312
Liabilities.....	42,068,230	41,931,902
Net surplus.....	25,333,178	25,938,410
Income.....	52,025,166	53,487,105
Disbursements.....	53,131,318	52,686,265
Fire risks written.....	6,146,523,404	6,455,502,839
Marine and inland risks written.....	1,127,556,474	1,253,686,222
Fire premiums received (net).....	43,561,104	45,276,839
Marine and inland premiums received (net).....	2,148,015	2,617,018
Fire losses paid.....	30,436,197	30,351,966
Marine and inland losses paid.....	1,551,018	1,258,734
Fire losses incurred.....	31,318,371	29,992,411
Marine and inland losses incurred.....	1,379,296	1,293,861
Fire risks in force December 31.....	6,972,294,518	6,954,758,164
Marine and inland risks in force December 31.....	38,247,623	88,267,384

FIRE BUSINESS IN NEW JERSEY.

	1899.	1900.
New Jersey Stock Companies.....	8	8
Risks written	\$64,583,583	\$59,856,923
Premiums received	391,157	361,963
Losses paid	141,769	231,971
Losses incurred	162,744	238,608
New Jersey Mutual Companies.....	25	25
Risks written	\$14,615,890	\$13,559,278
Premiums received (cash).....	90,876	82,968
Premiums received (contingent).....	550,903	527,942
Losses paid	176,675	143,239
Losses incurred	182,704	136,852
Companies of other States.....	92	89
Risks written	\$327,062,283	\$338,020,554
Premiums received	2,409,461	2,584,143
Losses paid	1,250,523	2,017,908
Losses incurred	1,315,116	2,129,561
Foreign companies (U. S. branches).....	38	38
Risks written	\$173,188,044	\$191,331,013
Premiums received	1,418,446	1,522,110
Losses paid	782,704	1,608,480
Losses incurred	909,558	1,583,221
Aggregate.....	163	160
Risks written	\$579,449,800	\$602,767,768
Premiums received (cash).....	4,309,940	4,551,184
Premiums received (contingent).....	550,903	527,942
Losses paid	2,351,671	4,001,598
Losses incurred	2,570,122	4,088,242

Respectfully submitted,
 WILLIAM BETTLE,
 Commissioner of Banking and Insurance.

NEW JERSEY
Stock Fire Insurance Companies

**Abstracts of Annual Statements for the Year Ending
December 31, 1900.**

New Jersey Stock Fire Insurance Companies.

AMERICAN INSURANCE COMPANY,

NEWARK.

Incorporated February 20, 1846.

Commenced business April 1, 1846.

E. O. DOREMUS, *President*.

J. H. WORDEN, *Secretary*.

PAID-UP CAPITAL, \$600,000.

Balance of net ledger assets, December 31, 1899..... \$3,365,638 79

Income During the Year.

	Fire.	
Gross cash premiums.....	\$1,412,070 32	
Deduct re-insurance, &c.....	393,734 29	
<hr/>		
Net cash received for premiums.....	\$1,018,336 03	
Rents from company's property.....	4,711 51	
Interest on mortgage loans.....	89,078 05	
Interest on bonds and dividends on stocks.....	56,527 95	
Interest from all other sources.....	1,883 90	
Profit on sale or maturity of ledger assets.....	25,114 69	
<hr/>		
Total income.....		1,195,652 13
<hr/>		
Total.....		\$4,561,290 92

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$771,733 91	
Deduct salvage and re-insurance..	174,983 10	
<hr/>		
Net amount paid for losses.....	\$596,750 81	
Cash paid stockholders for interest or dividends (amount declared during the year, \$60,000) ..	60,115 25	
Cash dividends paid policy holders.....	851 00	

Commissions or brokerage to agents.....	\$239,300 34	
Salaries, fees and all other charges of officers, clerks and other employes.....	79,675 62	
State and local taxes in this and other States...	47,301 02	
Agency and miscellaneous expenses.....	74,617 87	
Loss on sale or maturity of ledger assets.....	6,032 57	
		<hr/>
Total disbursements	\$1,104,644 48	
		<hr/>
Balance December 31, 1900.....	\$3,456,646 44	

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$238,972 96
Mortgage loans on real estate, first liens.....	1,730,226 75
Book value of bonds, \$1,367,415.60; stocks, \$70,000	1,437,415 60
Cash in company's office.....	3,809 01
Cash deposited in bank.....	48,333 99
Due from other companies for re-insurance on losses paid	380 18
	<hr/>
Total.....	\$3,459,138 49

Ledger Liabilities.

Agents' credit balances.....	2,492 05
	<hr/>
Total net ledger assets as per balance.....	\$3,456,646 44

Non-Ledger Assets.

Interest due and accrued on mortgages.....	26,385 34
Interest accrued on bonds and stocks.....	16,005 74
Rents due on company's property or lease.....	940 04
Gross premiums in course of collection.....	\$152,486 08
Deduct cost of collection, commission, &c.....	12,803 31
	<hr/>
Net amount of uncollected premiums.....	139,682 77
Bills receivable taken for fire risks.....	97,923 37
Premiums more than three months due.....	\$4,367 00
	<hr/>

Gross assets	\$3,737,583 70
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Items Not Admitted.

Company's stock owned.....	\$70,000 00
Depreciation from book values of above net ledger assets, to bring same to market value,	9,395 60
	<hr/>
	79,395 60
	<hr/>
Total admitted assets.....	\$3,658,188 10

Liabilities.

Losses adjusted and unpaid.....	\$8,132 65	
Losses unadjusted and reported.....	76,243 48	
Losses resisted	2,000 00	
	<hr/>	
Total.....	\$86,376 13	
Deduct re-insurance thereon.....	14,164 80	
	<hr/>	
Net amount of unpaid losses.....		\$72,211 33
Unearned premiums on fire risks, one year or less,	\$242,569 05	
Unearned premiums on fire risks, more than one year.....	1,139,488 22	
	<hr/>	
Total unearned premiums.....		1,382,057 27
Dividends to stockholders unpaid.....		3,257 35
Dividends to policyholders unpaid.....		870 00
	<hr/>	
Total liabilities except capital.....		\$1,458,395 95
Paid-up capital		600,000 00
Surplus over capital.....		1,599,792 15
	<hr/>	
Total.....		\$3,658,188 10

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$285,520,932	\$2,994,335 26
Written or renewed in 1900.....	144,690,543	1,464,791 29
	<hr/>	
Total.....	\$430,211,475	\$4,459,126 55
Deduct risks expired and terminated.....	146,804,750	1,542,119 24
	<hr/>	
In force at the end of the year.....	\$283,406,725	\$2,917,007 31
Deduct amount re-insured.....	22,807,768	270,441 47
	<hr/>	
Net amount in force.....	\$260,598,957	\$2,646,565 84

General Interrogatories.

Losses incurred during the year.....	\$582,257 50
Company's stock owned by the directors at par value.....	57,055 00

Business in New Jersey in 1900.

Fire risks written.....	\$16,453,659 00
Premiums received	82,048 02
Losses paid	39,919 34
Losses incurred	39,221 72
Amount at risk.....	34,339,495 09

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,410,543 06
Net premiums earned.....	\$1,102,164 15
Interest, etc., earned.....	163,332 04
<hr/>	
Total premiums and interest earned.....	\$1,265,496 19
Net losses incurred.....	\$582,257 50
Expenses incurred	433,443 60
<hr/>	
Total losses and expenses incurred.....	1,015,701 10
<hr/>	
Net gain for the year.....	\$249,795 09
Dividends incurred	60,546 00
<hr/>	
Increase in surplus for the year.....	189,249 09
<hr/>	
Surplus at end of year.....	\$1,599,792 15
Ratio of net losses incurred to net premiums earned, 52.84 per cent.	
Ratio of expenses incurred to net premiums earned, 39.33 per cent.	

CAMDEN FIRE INSURANCE ASSOCIATION,

CAMDEN.

Incorporated March, 1841.

Commenced business April, 1841.

EDMUND E. READ, JR., *President.*JOSEPH K. SHARP, *Secretary.***PAID-UP CAPITAL, \$200,000.**

Balance of net ledger assets, December 31, 1899,	\$276,649 97
Increase of paid-up capital during 1900.....	94,270 00
Paid in on account of surplus during 1900.....	94,270 00
<hr/>	
	\$465,189 97

Income During the Year.

	Fire.
Gross cash premiums.....	\$112,181 08
Deduct re-insurance, &c.....	16,551 28
<hr/>	
Net cash received for premiums.....	\$95,629 80
Deposit premiums received on perpetual risks....	317 75
Rents from company's property.....	2,635 07

Interest on mortgage loans.....	\$11,633 56
Interest on collateral loans.....	127 29
Interest on bonds and dividends on stocks.....	5,718 96
Interest from all other sources.....	916 96
Income from all other sources.....	327 99
Profit on sale or maturity of ledger assets.....	4,767 04

Total income	\$122,074 42
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Total.....	\$587,264 39
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Disbursements During the Year.

	Fire.
Gross amount paid for losses.....	\$50,075 45
Deduct salvage and re-insurance..	1,558 67
Net amount paid for losses.....	\$48,516 78
Deposit premiums returned.....	876 17
Cash paid stockholders for interest or dividends (amount declared during the year, \$10,573) ..	10,826 60
Commissions or brokerage to agents.....	23,633 71
Rents.....	724 00
Salaries, fees and all other charges of officers, \$5,700; clerks, \$564.00.....	6,264 00
Taxes on premiums, \$1,212.65; on real estate, \$631.34.....	1,843 99
Insurance department fees and agents' licenses...	421 86
Advertising, printing and stationery.....	3,148 47
Legal expenses	41 90
Repairs and expenses on real estate.....	797 02
Furniture and fixtures.....	753 07
Miscellaneous expenses	1,609 15

Total disbursements	99,456 72
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Balance December 31, 1900.....	\$487,807 67
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Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$51,083 22
Mortgage loans on real estate, first liens.....	221,750 00
Loans secured by pledge of bonds, stocks or other collaterals.....	1,000 00
Book value of bonds, \$160,819.81; stocks, \$22,- 616.25.....	183,436 06
Cash in company's office.....	960 98

Cash deposited in bank.....	\$29,187 21
Amount reclaimable on perpetual policies.....	81 00
Cash on deposit with Philadelphia Underwriters' Association.....	200 00
Taxes advanced on mortgaged property.....	109 20

Total net ledger assets as per balance..... \$487,807 67

Non-Ledger Assets.

Interest due and accrued on mortgages.....	5,860 21
Interest accrued on bonds and stocks.....	2,952 28
Interest accrued on collateral loans.....	16 52
Rents due and accrued on company's property or lease.....	252 70
Market value of bonds and stocks over book value.....	2,276 94
Gross premiums in course of collection.....	\$18,635 19
Deduct cost of collection, commission, &c.....	6,719 46

Net amount of uncollected premiums..... 11,915 73

Premiums more than three months due..... \$100 50

Gross assets \$511,082 05

Items Not Admitted.

Depreciation from book values of above net ledger assets, to bring same to market value: real estate..... 4,983 22

Total admitted assets..... \$506,098 83

Liabilities.

Losses unadjusted and reported.....	\$8,821 74
Deduct re-insurance thereon.....	1,150 00

Net amount of unpaid losses..... \$7,671 74

Unearned premiums on fire risks, one year or less, \$34,364 10

Unearned premiums on fire risks, more than one year..... 41,777 09

Total unearned premiums..... 76,141 19

Amount reclaimable on perpetual fire policies..... 24,171 08

Dividends to stockholders unpaid..... 261 80

Salaries, rent, taxes and miscellaneous expenses due and accrued, 1,455 26

Return premiums 33 72

Re-insurance premiums 79 52

Total liabilities except capital..... \$109,814 31

Paid-up capital 200,000 00

Surplus over capital..... 196,284 52

Total..... \$506,098 83

Miscellaneous.
Risks and Premiums.

	Fire Risks,	Premiums.
In force December 31, 1899.....	\$7,327,861	\$68,481 66
Written or renewed in 1900.....	12,773,184	125,142 54
Total.....	\$20,101,045	\$193,624 20
Deduct risks expired and terminated.....	4,843,551	42,727 27
In force at the end of the year.....	\$15,257,494	\$150,896 93
Deduct amount re-insured.....	310,770	3,154 00
Net amount in force.....	\$14,946,724	\$147,742 93
Perpetual risks in force (not included above)...	1,217,300	26,856 75

General Interrogatories.

Losses incurred during the year.....	\$51,336 02
Company's stock owned by the directors at par value.....	34,255 00
Loaned to stockholders, not officers.....	1,000 00

Business in New Jersey in 1900.

Fire risks written.....	\$3,236,334 43
Premiums received	22,053 72
Losses paid	24,059 14
Losses incurred	24,978 30
Amount at risk.....	6,003,197 68

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$114,691 06
Net premiums earned.....	\$67,627 59
Interest, etc., earned.....	26,192 16
Total premiums and interest earned.....	\$93,819 75
Net losses incurred.....	\$51,336 02
Expenses incurred	44,587 27
Total losses and expenses incurred.....	95,923 29
Net loss for the year.....	\$2,103 54
Dividends incurred	10,573 00
Total.....	\$12,676 54
Paid in on surplus account.....	94,270 00
Increase in surplus for the year.....	81,593 46
Surplus at end of year.....	\$196,284 52
Ratio of net losses incurred to net premiums earned, 75.93 per cent.	
Ratio of expenses incurred to net premiums earned, 65.93 per cent.	

FIREMEN'S INSURANCE COMPANY.

NEWARK.

Incorporated December 3, 1855. Commenced business December 3, 1855.

DAVID H. DUNHAM, *President*.A. H. HASSINGER, *Secretary*.

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1899..... \$2,114,106 18

Income During the Year.

	Fire.	
Gross cash premiums.....	\$554,284 25	
Deduct re-insurance, &c.....	87,009 61	
Net cash received for premiums.....		\$467,274 64
Rents from company's property.....		10,847 62
Interest on mortgage loans.....		66,489 67
Interest on bonds and dividends on stocks.....		50,929 18
Profit on sale or maturity of ledger assets.....		211 15
Total income		595,752 26
Total		\$2,709,858 44

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$280,169 22	
Deduct salvage and re-insurance.	31,145 44	
Net amount paid for losses.....		\$249,023 00
Cash paid stockholders for interest or dividends (amount declared during the year, \$100,000)		100,000 00
Commissions or brokerage to agents.....		107,771 02
Salaries, fees and all other charges of officers, \$15,000.00; clerks, \$11,856.00; other employ- ees, \$7,100.00		33,956 00
Taxes on premiums, \$14,241.22; on real estate, \$4,318.22; on other investments, \$4,245.58..		22,805 02
Repairs and expenses on real estate.....		3,122 65
Miscellaneous expenses		8,285 16
Adjusting losses		5,484 09
Agency expenses		15,719 28

Premium on stocks and bonds purchased, charged off	\$17,316 50	
Total disbursements		\$563,483 50
Balance December 31, 1900.....		\$2,146,374 94
Invested in the following:		

Ledger Assets.

Book value of real estate unincumbered.....	\$139,396 70	
Mortgage loans on real estate, first liens.....	1,234,704 94	
Book value of bonds, \$451,000.00; stocks, \$303,- 700.00	754,700 00	
Cash in company's office.....	1,870 28	
Cash deposited in bank.....	15,703 02	
Total net ledger assets as per balance.....		\$2,146,374 94

Non-Ledger Assets.

Interest due and accrued on mortgages.....	17,507 37	
Interest due on bonds and stocks.....	7,162 50	
Rents due on company's property or lease.....	62 66	
Market value of bonds and stocks over book value.....	378,260 00	
Gross premiums in course of collection.....	\$84,234 88	
Deduct cost of collection, commission, &c.....	17,966 63	
Net amount of uncollected premiums.....	66,268 25	
Due from other companies for re-insurance or losses paid....	38 79	
Gross assets		\$2,615,674 51

Liabilities.

Losses unadjusted and reported.....	\$37,191 23	
Losses resisted	1,012 00	
Total	\$38,203 23	
Deduct re-insurance thereon.....	1,588 13	
Net amount of unpaid losses.....		\$36,615 10
Unearned premiums on fire risks, one year or less	\$153,194 55	
Unearned premiums on fire risks, more than one year	260,933 42	
Total unearned premiums.....		414,127 97
Principal unpaid on scrip ordered redeemed.....		1,896 00
Interest remaining unpaid.....		497 55

NEW JERSEY STOCK FIRE

Return premiums	\$10,188 32
Re-insurance premiums	5,221 68
Total liabilities except capital.....	\$468,546 62
Paid-up capital	1,000,000 00
Surplus over capital	1,147,127 89
Total	\$2,615,674 51

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$78,383,240	\$698,200 35
Written or renewed in 1900.....	57,255,978	576,902 57
Total	\$135,639,218	\$1,275,102 92
Deduct risks expired and terminated.....	41,355,519	443,891 12
In force at the end of the year.....	\$94,283,699	\$831,211 80
Deduct amount re-insured.....	4,618,966	41,121 88
Net amount in force.....	\$89,664,733	\$790,089 92

General Interrogatories.

Losses incurred during the year.....	\$246,731 90
Company's stock owned by the directors at par value.....	281,500 00

Business in New Jersey in 1900.

Fire risks written.....	\$12,307,601 21
Premiums received	79,427 31
Losses paid	40,171 58
Losses incurred	41,817 41
Amount at risk.....	24,312,551 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,092,051 86
Net premiums earned.....	\$419,892 11
Interest, etc., earned.....	167,372 59
Total premiums and interest earned.....	\$587,264 70
Net losses incurred.....	\$246,731 90
Expenses incurred	185,456 77
Total losses and expenses incurred.....	432,188 67
Net gain for the year.....	\$155,076 03

Dividends incurred	\$100,000 00	
Increase in surplus for the year.....		\$55,076 03
Surplus at end of year.....		\$1,147,127 89
Ratio of net losses incurred to net premiums earned, 58.76 per cent.		
Ratio of expenses incurred to net premiums earned, 44.16 per cent.		

MERCHANTS' INSURANCE COMPANY,

NEWARK.

Incorporated February 18, 1858. Commenced business April 18, 1858.

G. LEE STOUT, *President*.WILLIAM H. GUERIN, *Secretary*.

PAID-UP CAPITAL, \$400,000.

Balance of net ledger assets, December 31, 1899..... \$1,261,462 48

Income During the Year.

	Fire.	
Gross cash premiums.....	\$1,264,235 48	
Deduct re-insurance, &c.....	440,394 06	
Net cash received for premiums.....		\$823,841 42
Rents from company's property.....		7,117 79
Interest on mortgage loans.....		18,350 47
Interest on bonds and dividends on stocks.....		29,747 50
Profit on sale or maturity of ledger assets.....		19,088 36
Total income		898,145 54
Total.....		\$2,159,608 02

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$814,464 31	
Deduct salvage and re-insurance..	139,756 22	
Net amount paid for losses.....		\$674,708 09
Cash paid stockholders for interest or dividends (amount declared during the year, \$32,000),		32,000 00

Commissions or brokerage to agents.....	\$152,445 54
Salaries and allowances to agents.....	74,933 94
Rents	4,732 50
Salaries, fees and all other charges of officers, \$21,000; clerks, \$55,032.70.....	76,032 70
Taxes on premiums, \$26,894.45; on real estate, \$3,187.26; internal revenue, \$6,193.65.....	36,275 36
Insurance department fees and agents' licenses...	5,681 85
Municipal licenses	1,177 68
Advertising, printing and stationery.....	7,127 66
Legal expenses	1,202 90
Repairs and expenses on real estate.....	2,182 94
Furniture and fixtures.....	4,365 19
Miscellaneous expenses	26,023 23

Total disbursements..... \$1,098,889 64

Balance December 31, 1900..... \$1,060,718 38

Invested in the following:

Ledger Assets.

Interest due and accrued on mortgages.....	3,845 36
Mortgage loans on real estate, first liens.....	318,500 00
Book value of bonds, \$524,312.50; stocks, \$15,000,	539,312 50
Cash in company's office.....	12,963 62
Cash deposited in bank.....	40,391 62

Total net ledger assets as per balance..... \$1,060,718 38

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$3,845 36
Interest accrued on bonds and stocks.....	3,761 92
Rents due and accrued on company's property or lease.....	1,005 34
Market value of real estate over book value.....	37,478 18
Market value of bonds and stocks over book value.....	119,387 50
Gross premiums in course of collection.....	\$160,039 50
Deduct cost of collection, commission, &c.....	36,809 08

Net amount of uncollected premiums..... 123,230 42

Due from other companies for re-insurance on losses paid..... 3,498 64

Premiums more than three months due..... \$4,684 38

Gross assets

\$1,352,925 74

Items Not Admitted.

Cash on deposit in Illinois National Bank, Chicago (in liquidation).....	1,028 74
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Total admitted assets..... \$1,351,897 00

Liabilities.

Losses adjusted and unpaid.....	\$27,812 49	
Losses unadjusted and reported.....	67,003 03	
Losses resisted	10,809 01	
<hr/>		
Total.....	\$105,624 53	
Deduct re-insurance thereon.....	9,880 45	
<hr/>		
Net amount of unpaid losses.....		\$95,744 08
Unearned premiums on fire risks, one year or less,	\$270,059 75	
Unearned premiums on fire risks, more than one year.....	381,055 37	
<hr/>		
Total unearned premiums.....		651,115 12
Salaries, rent, taxes and miscellaneous expenses due and accrued,		16,618 90
Return premiums		4,684 90
Re-insurance premiums		598 65
<hr/>		
Total liabilities except capital.....		\$768,761 65
Paid-up capital		400,000 00
Surplus over capital.....		183,135 35
<hr/>		
Total.....		\$1,351,897 00

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums
In force December 31, 1899.....	\$160,326,562	\$1,613,066 28
Written or renewed in 1900.....	118,615,366	1,258,244 95
<hr/>		
Total.....	\$278,941,928	\$2,871,311 23
Deduct risks expired and terminated.....	121,298,954	1,309,078 85
<hr/>		
In force at the end of the year.....	\$157,642,974	\$1,562,232 38
Deduct amount re-insured.....	23,891,339	252,667 06
<hr/>		
Net amount in force.....	\$133,751,635	\$1,309,565 32

General Interrogatories.

Losses incurred during the year (fire, \$649,616.48; tornado, \$3,- 727.30).....		\$653,343 78
Company's stock owned by the directors at par value.....		85,550 00
Amounts deposited for the exclusive protection of policyholders in other States or countries:		
State or Country.	Value of Deposits.	Liabilities.
Oregon.....	\$55,500 00	\$4,414 82

NEW JERSEY STOCK FIRE

Business in New Jersey in 1900.

Fire risks written.....	\$14,811,765 00
Premiums received	75,609 48
Losses paid	71,874 57
Losses incurred	68,765 87
Amount at risk.....	26,340,437 00
Tornado risks written.....	46,100 00
Premiums received	109 25
Losses paid	63 50
Losses incurred	63 50
Amount at risk.....	359,750 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$274,990 46
Net premiums earned.....	\$937,335 53
Interest, etc., earned.....	61,366 92
Total premiums and interest earned.....	\$998,702 45
Net losses incurred.....	\$653,343 78
Expenses incurred	405,213 78
Total losses and expenses incurred.....	1,058,557 56
Net loss for the year.....	\$59,855 11
Dividends incurred	32,000 00
Decrease in surplus for the year.....	91,855 11
Surplus at end of year.....	\$183,135 35
Ratio of net losses incurred to net premiums earned, 69.70 per cent.	
Ratio of expenses incurred to net premiums earned, 43.23 per cent.	

NATIONAL FIRE AND MARINE INSURANCE COMPANY.

ELIZABETH.

Incorporated August 2, 1865.

Commenced business November, 1865.

AMOS CLARK, *President*.ELI N. MARSH, *Secretary*.

PAID-UP CAPITAL, \$100,000.

Balance of net ledger assets, December 31, 1899..... \$142,830 22

Income During the Year.

Fire.

Gross cash premiums.....	\$11,157 62	
Deduct re-insurance, &c.....	646 25	
<hr/>		
Net cash received for premiums.....	\$10,511 37	
Rents from company's property.....	547 00	
Interest on mortgage loans.....	4,459 74	
Interest on bonds and dividends on stocks.....	1,859 72	
Income from all other sources.....	65 56	
<hr/>		
Total income.....		\$17,443 39
<hr/>		
Total.....		\$160,273 61

Disbursements During the Year.

Fire.

Gross amount paid for losses.....	\$16,278 34	
Deduct salvage and re-insurance..	319 50	
<hr/>		
Net amount paid for losses.....	\$15,958 84	
Cash paid stockholders for interest or dividends (amount declared during the year, \$6,000) ..	5,880 00	
Commissions or brokerage to agents.....	1,740 64	
Rents.....	499 92	
Salaries, fees and all other charges of officers, \$1,750; clerks, \$600; other employes, \$42....	2,392 00	
Taxes on premiums, \$107.49; on real estate, \$130.- 24; on other investments, \$82.88; internal revenue, \$121.03	441 64	
Insurance department fees and agents' licenses...	31 00	
Advertising, printing and stationery.....	154 58	
Repairs and expenses on real estate.....	81 96	
Furniture and fixtures.....	11 39	
Miscellaneous expenses	89 34	
<hr/>		
Total disbursements		27,281 31
<hr/>		
Balance December 31, 1900.....		\$132,992 30

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$10,583 11
Mortgage loans on real estate, first liens.....	75,900 00
Book value of bonds, \$37,743.07; stocks, \$2,000,	39,743 07

NEW JERSEY STOCK FIRE

Cash in company's office.....	\$1,118 41
Cash deposited in bank.....	5,647 71

Total net ledger assets as per balance.....	\$132,992 30
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Non-Ledger Assets.

Interest accrued on mortgages.....	1,031 44
Interest accrued on bonds and stocks.....	74 95
Rents due on company's property or lease.....	60 00
Market value of bonds and stocks over book value.....	3,877 85
Gross premiums in course of collection.....	\$768 63
Deduct cost of collection, commission, &c.....	143 00

Net amount of uncollected premiums.....	625 63
Premiums more than three months due.....	\$431 00

Gross assets	\$138,662 17
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Liabilities.

Losses unadjusted and reported.....	\$1,062 00
Unearned premiums on fire risks, one year or less,	\$3,563 12
Unearned premiums on fire risks, more than one year.....	5,476 28

Total unearned premiums.....	9,039 40
Dividends to stockholders unpaid.....	163 50
Salaries, rent, taxes and miscellaneous expenses due and accrued,	229 16

Total liabilities except capital.....	\$10,494 06
Paid-up capital	100,000 00
Surplus over capital.....	28,168 11

Total.....	\$138,662 17
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Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$2,325,186	\$16,847 09
Written or renewed in 1900.....	1,446,161	11,218 82

Total.....	\$3,771,347	\$28,065 91
Deduct risks expired and terminated.....	1,305,653	9,840 04

In force at the end of the year.....	\$2,465,694	\$18,225 87
Deduct amount re-insured.....	34,200	241 21

Net amount in force.....	\$2,431,494	\$17,984 66
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General Interrogatories.

Losses incurred during the year.....	\$14,515 84
Company's stock owned by the directors at par value.....	30,730 00
Loaned to officers and directors.....	5,000 00

Business in New Jersey in 1900.

Fire risks written.....	\$1,191,411 00
Premiums received	8,365 86
Losses paid	9,997 08
Losses incurred	10,259 00
Amount at risk.....	2,210,994 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$36,676 46
Net premiums earned.....	\$9,621 52
Interest, etc., earned.....	7,566 24
<hr/>	
Total premiums and interest earned.....	\$17,187 76
Net losses incurred.....	\$14,515 84
Expenses incurred	5,180 27
<hr/>	
Total losses and expenses incurred.....	19,696 11
<hr/>	
Net loss for the year.....	\$2,508 35
Dividends incurred	6,000 00
<hr/>	
Decrease in surplus for the year.....	8,508 35
<hr/>	
Surplus at end of year.....	\$28,168 11
Ratio of net losses incurred to net premiums earned, 150.86 per cent.	
Ratio of expenses incurred to net premiums earned, 53.84 per cent.	

NEWARK FIRE INSURANCE COMPANY,

NEWARK.

Incorporated May 14, 1810.

Commenced business May 14, 1810.

JOHN J. HENRY, *President.*EDWARD E. HORSCHER, *Secretary.*

PAID-UP CAPITAL, \$250,000.

Balance of net ledger assets, December 31, 1899..... \$563,764 67

Income During the Year.

	Fire.	
Gross cash premiums.....	\$153,206 65	
Deduct re-insurance, &c.....	25,924 55	
Net cash received for premiums.....		\$127,282 10
Rents from company's property.....		1,793 45
Interest on mortgage loans.....		12,498 12
Interest on bonds and dividends on stocks....		14,305 30
Total income		\$155,878 97
Total		\$719,643 64

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$91,250 84	
Deduct salvage and re-insurance.	12,950 25	
Net amount paid for losses.....		\$78,300 59
Cash paid stockholders for interest or dividends (amount declared during the year, \$25,000) .		24,797 00
Commissions or brokerage to agents.....		27,693 69
Salaries and allowances to agents.....		406 18
Rents		263 00
Salaries, fees and all other charges of officers, \$8,600.00; clerks, \$4,940.00; other employes, \$7,038.00		20,578 00
Taxes on premiums, \$2,943.86; on real estate, \$2,103.45; on other investments, \$1,010.48; internal revenue, \$840.26.....		6,898 05
Insurance department fees and agents' licenses..		635 83
Municipal licenses		275 00
Advertising, printing and stationery.....		1,813 94
Legal expenses		46 74
Repairs and expenses on real estate.....		853 28
Furniture and fixtures.....		38 50
Miscellaneous expenses		9,139 79
Total disbursements.....		171,739 59
Balance December 31, 1900.....		\$547,904 05

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$46,500 00
Mortgage loans on real estate, first liens.....	230,580 00
Book value of bonds, \$197,000.00; stocks, \$57,- 850.00	254,830 00
Cash in company's office.....	695 52
Cash deposited in bank.....	15,068 66
Bills receivable	209 87

Total net ledger as per balance..... \$547,904 05

Non-Ledger Assets.

Interest due and accrued on mortgages.....	3,113 92
Interest due and accrued on bonds and stocks.....	3,101 65
Rents due on company's property or lease.....	555 00
Market value of real estate over book value.....	43,000 00
Market value of bonds and stocks over book value.....	73,357 50
Gross premiums in course of collection.....	\$19,215 25
Deduct cost of collection, commission, &c.....	4,587 54

Net amount of uncollected premiums..... 14,627 71

Premiums more than three months due..... \$3,186 19

Gross assets \$685,659 83

Liabilities.

Losses adjusted and unpaid.....	\$2,147 70
Losses unadjusted and reported.....	2,565 42
Losses resisted	3,850 00

Total \$8,563 12

Deduct re-insurance thereon..... 61 77

Net amount of unpaid losses..... \$8,501 35

Unearned premiums on fire risks, one year or
less \$46,947 04

Unearned premiums on fire risks, more than one
year 62,642 37

Total unearned premiums..... 109,589 41

Dividends to stockholders unpaid..... 6,885 35

Salaries, rent, taxes and miscellaneous expenses due and ac-
crued 517 10

Re-insurance premiums 641 97

Total liabilities except capital..... \$126,135 18

Paid-up capital	\$250,000 00
Surplus over capital.....	309,524 65
Total	\$685,659 83

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$27,424,249	\$215,410 04
Written or renewed in 1900.....	19,812,666	158,747 05
Total	\$47,236,915	\$374,157 09
Deduct risks expired and terminated.....	18,512,690	144,916 67

In force at end of year.....	\$28,724,225	\$229,240 42
Deduct amount re-insured.....	1,875,700	13,516 40

Net amount in force.....	\$26,848,525	\$215,724 02
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General Interrogatories.

Losses incurred during the year.....	\$73,338 22
Company's stock owned by the directors at par value.....	24,865 00

Business in New Jersey in 1900.

Fire risks written.....	\$4,263,860 67
Premiums received	21,606 21
Losses paid	15,633 08
Losses incurred	15,758 20
Amount at risk.....	9,030,239 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$315,545 99
Net premiums earned.....	\$125,556 65
Interest, etc., earned.....	32,459 24

Total premiums and interest earned....	\$158,015 89
Net losses incurred.....	\$73,338 22
Expenses incurred	65,699 01

Total losses and expenses incurred.....	139,037 23
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Net gain for the year.....	\$18,978 66
Dividends incurred	25,000 00

Decrease in surplus for the year.....	6,021 34
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Surplus at end of year.....	\$309,524 65
Ratio of net losses incurred to net premiums earned, 58.41 per cent.	
Ratio of expenses incurred to net premiums earned, 52.32 per cent.	

NEW BRUNSWICK FIRE INSURANCE COMPANY,

NEW BRUNSWICK.

Incorporated December 27, 1826.

Commenced business May 1, 1832.

JAMES H. VAN CLEEF, *President*.FREDERICK WEIGEL, *Secretary*.

PAID-UP CAPITAL, \$50,000.

Balance of net ledger assets, December 31, 1899.....	\$119,257 31
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Income During the Year.

Fire.

Gross cash premiums.....	\$2,639 96
Deduct re-insurance, &c.....	19 97

Net cash received for premiums.....	\$2,619 99
Rents from company's property.....	246 50
Interest on mortgage loans.....	3,474 59
Interest on collateral loans.....	805 08
Interest on bonds.....	477 00
Income from all other sources.....	82 73

Total income	7,705 89
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Total.....	\$126,963 20
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Disbursements During the Year

Gross amount paid for fire losses.....	\$31 11
Cash paid stockholders for interest or dividends (amount declared during the year, \$7,000) ..	6,907 25
Commissions or brokerage to agents.....	136 87
Rents.....	300 00
Salaries, fees and all other charges of officers....	1,600 00
Taxes on premiums, \$26.49; on real estate, \$65.00; internal revenue, \$12.60.....	104 09
Insurance department fees and agents' licenses..	20 00
Tax on franchise.....	250 00
Advertising, printing and stationery.....	38 95
Repairs and expenses on real estate.....	127 07
Miscellaneous expenses	59 17
Loss on sale or maturity of ledger assets.....	1,912 50

Total disbursements	11,487 01
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Balance December 31, 1900.....	\$115,476 19
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Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$5,323 02	
Mortgage loans on real estate, first liens.....	78,739 00	
Loans secured by pledge of bonds, stocks or other collaterals.....	13,299 00	
Book value of bonds.....	16,322 98	
Cash deposited in bank.....	1,792 19	
<hr/>		
Total net ledger assets as per balance.....		\$115,476 19

Non-Ledger Assets.

Interest due and accrued on mortgages.....		3,209 79
Interest due and accrued on bonds.....		242 32
Interest due and accrued on collateral loans.....		343 30
Rents due on company's property or lease.....		19 00
Gross premiums in course of collection.....	\$382 05	
Deduct cost of collection, commission, &c.....	28 38	
<hr/>		
Net amount of uncollected premiums.....		353 67
Premiums more than three months due.....	\$120 87	
<hr/>		
Gross assets		\$119,644 27

Items Not Admitted.

Bills receivable	\$49 00	
Depreciation from book values of above net ledger assets, to bring same to market value, viz: bonds	44 98	
<hr/>		93 98
<hr/>		
Total admitted assets.....		\$119,550 29

Liabilities.

Unearned premiums on fire risks, one year or less,	\$682 35	
Unearned premiums on fire risks, more than one year.....	2,204 65	
<hr/>		
Total unearned premiums.....		\$2,887 00
Dividends to stockholders unpaid.....		255 00
Salaries, rent, taxes and miscellaneous expenses due and accrued,		50 00
<hr/>		
Total liabilities except capital.....		\$3,192 00
Paid-up capital		50,000 00
Surplus over capital.....		66,358 29
<hr/>		
Total.....		\$119,550 29

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$741,100	\$5,620 85
Written or renewed in 1900.....	359,775	2,741 11
Total.....	\$1,100,875	\$8,361 96
Deduct risks expired and terminated.....	366,325	2,748 96
In force at the end of the year.....	\$734,550	\$5,613 00

General Interrogatories.

Losses incurred during the year.....	\$31 11
Company's stock owned by the directors at par value.....	11,725 00
Loaned to officers and directors.....	15,950 00
Loaned to stockholders, not officers.....	2,500 00

Business in New Jersey in 1900.

Fire risks written.....	\$359,775 00
Premiums received	2,741 11
Losses paid	31 11
Losses incurred	31 11
Amount at risk.....	734,550 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$69,804 52
Net premiums earned.....	\$2,613 06
Interest, etc., earned.....	3,424 71
Total premiums and interest earned.....	\$6,037 77
Net losses incurred.....	\$31 11
Expenses incurred	2,452 89
Total losses and expenses incurred.....	2,484 00
Net gain for the year.....	\$3,553 77
Dividends incurred	7,000 00
Decrease in surplus for the year.....	3,446 23
Surplus at end of year.....	\$66,358 29
Ratio of net losses incurred to net premiums earned, 1.19 per cent.	
Ratio of expenses incurred to net premiums earned, 93.87 per cent.	

STANDARD FIRE INSURANCE COMPANY OF NEW JERSEY.

TRENTON.

Incorporated February 22, 1868. Commenced business February 22, 1868.

WILLIAM C. LAWRENCE, *President*.IRVIN W. ROGERS, *Secretary*.

PAID-UP CAPITAL, \$100,000.

Balance of net ledger assets, December 31, 1899..... \$205,126 18

Income During the Year.

	Fire.	
Gross cash premiums.....	\$70,765 58	
Deduct re-insurance, &c.....	7,504 77	
Net cash received for premiums.....		\$63,260 81
Interest on mortgage loans.....		469 00
Interest on bonds and dividends on stocks.....		10,882 00
Interest from all other sources.....		2,080 91
Total income		\$76,692 72
Total		\$281,818 90

Disbursements During the Year.

	Fire.	
Gross amount paid for losses..	\$47,059 62	
Deduct salvage and re-insurance.	5,527 68	
Net amount paid for losses.....		\$41,531 94
Cash paid stockholders for interest or dividends (amount declared during the year, \$6,000) ..		6,000 00
Commissions or brokerage to agents.....		14,458 67
Rents		562 50
Salaries, fees and all other charges of officers, \$3,600; clerks, \$1,460.08.....		5,060 08
Taxes on premiums, \$876.10; on other invest- ments, \$519.27; internal revenue, \$406.03....		1,861 40
Insurance department fees and agents' licenses..		30 00
Advertising, printing and stationery.....		1,520 86
Miscellaneous expenses		1,822 33
Total disbursements		\$72,787 78
Balance December 31, 1900.....		\$209,031 12

Invested in the following:

Ledger Assets.

Mortgage loans on real estate, first liens.....	\$8,550 00
Book value of bonds, \$10,500.00; stocks, \$183,- 740.55	194,240 55
Cash in company's office.....	1,232 54
Cash deposited in bank.....	5,008 03

Total net ledger assets as per balance.....	\$209,031 12
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Non-Ledger Assets.

Interest accrued on mortgages.....	116 25
Interest due on bonds and stocks.....	250 00
Market value of bonds and stocks over book value.....	88,449 45
Gross premiums in course of collection.....	\$8,091 16
Deduct cost of collection, commission, &c.....	1,618 23

Net amount of uncollected premiums.....	6,472 93
Premiums more than three months due.....	\$356 30

Gross assets	\$304,319 75
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Liabilities.

Losses adjusted and unpaid.....	\$2,715 75
Losses unadjusted and reported.....	6,635 78
Losses resisted	1,412 92

Total	\$10,764 45
Deduct re-insurance thereon.....	1,859 55

Net amount of unpaid losses.....	8,904 90
Unearned premiums on fire risks, one year or less	\$12,930 65
Unearned premiums on fire risks, more than one year	64,911 91

Total unearned premiums.....	77,842 56
Salaries, rent, taxes and miscellaneous expenses due and ac- crued	672 81
Re-insurance premiums	246 99
All other liabilities.....	91 11

Total liabilities except capital.....	\$87,758 37
Paid-up capital	100,000 00
Surplus over capital.....	116,561 38

Total	\$304,319 75
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Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$17,211,367	\$164,074 29
Written or renewed in 1900.....	7,265,017	70,435 87
Total	\$24,476,384	\$234,510 16
Deduct risks expired and terminated.....	7,067,591	66,608 75
In force at the end of the year.....	\$17,408,793	\$167,901 41
Deduct amount re-insured	890,586	9,293 05
Net amount in force.....	\$16,518,207	\$158,608 36

General Interrogatories.

Losses incurred during the year.....	\$37,819 60
Company's stock owned by the directors at par value.....	46,675 00

Business in New Jersey, 1900.

Fire risks written.....	\$7,232,517 00
Premiums received	70,110 87
Losses paid	30,284 78
Losses incurred	37,776 16
Amount at risk.....	16,485,707 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$97,707 00
Net premiums earned.....	\$64,821 92
Interest, etc., earned.....	23,009 87
Total premiums and interest earned.....	\$87,831 79
Net losses incurred.....	\$37,819 60
Expenses incurred	25,157 81
Total losses and expenses incurred.....	62,977 41
Net gain for the year.....	\$24,854 38
Dividends incurred	6,000 00
Increase in surplus for the year.....	18,854 38
Surplus at end of year.....	\$116,561 38
Ratio of net losses incurred to net premiums earned, 58.34 per cent.	
Ratio of expenses incurred to net premiums earned, 38.81 per cent.	

NEW JERSEY
Mutual Fire Insurance Companies

**Abstracts of Annual Statements for the Year
Ending December 31, 1900.**

New Jersey Mutual Fire Insurance Companies.

AMERICAN MUTUAL FIRE INSURANCE COMPANY,

PLAINFIELD.

Incorporated, 1846.

Commenced business, 1846.

JOHN ROSS, *President.*

WILLIAM R. CODINGTON, *Secretary.*

Assets.

Cash deposited in bank.....	\$82 99
Premiums in course of collection.....	25 30
Unpaid assessments	448 87
Safe	40 00

Gross assets, except premium or deposit notes liable to assessment	\$597 16
Premium or deposit notes on outstanding risks, less assessments paid thereon, \$58,006.15.	

Liabilities.

Due or to become due for borrowed money.....	\$1,025 00
All other claims, viz.: taxes, \$20.00; salaries, \$100.00....	120 00
Gross liabilities	\$1,145 00

Income.

Gross cash received for premiums.....	\$111 97
Received from assessments.....	718 71
Money borrowed	222 76
Gross cash income.....	\$1,053 44

Expenditures.

Gross amount paid for losses.....	\$235 00
Paid for salaries and fees to officers and employees.....	75 00
Paid for interest.....	49 39
Paid for taxes.....	20 00
Borrowed money repaid.....	553 49
Office expenses.....	8 25

Gross cash expenditures.....	\$941 13
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NEW JERSEY MUTUAL FIRE

General Items.

	Amount.	Contingent Premiums.
Risks in force December 31, 1899.....	\$557,107	\$58,466 15
Risks written in 1900.....	23,800	2,590 00
Total	\$580,907	\$61,056 15
Risks terminated in 1900.....	24,850	3,050 00
In force December 31, 1900.....	\$556,057	\$58,006 15
Cash borrowed during the year.....		222 76
Fire losses incurred during the year.....		235 00
Assessments made during the year.....		1,167 58
<i>Business in New Jersey, 1900.</i>		
Risks written		\$23,800 00
Cash premiums received.....		111 97
Contingent premiums		2,590 00
Losses paid		235 00
Losses incurred		235 00

BERGEN COUNTY FARMERS' MUTUAL FIRE INSURANCE COM-
PANY.

ORADELL.

Incorporated February 27, 1849.

Commenced business May 1, 1849.

ABRAM C. HOLDRUM, *President.*ELMER BLAUVELT, *Secretary.***Assets.**

Loans secured by collaterals.....	\$11,784 64
Cash deposited in bank.....	1,426 89
Premiums in course of collection.....	1,593 17
Office furniture and safe.....	100 00
Gross assets	\$14,904 70

Liabilities.

Losses adjusted and unpaid.....	\$750 00
Unearned premiums taken at fifty per cent. of gross cash premiums	6,602 86
Commissions and other charges on premiums and assessments in course of collection.....	398 29
All other claims, viz.: salaries, \$150.00; office, agency and inci- dental expenses, \$11.42.....	161 42
Gross liabilities	\$7,912 57

Income.

Gross cash received for premiums.....	\$3,976 45	
Deduct return premiums and for re-insurance..	187 88	
		<hr/>
Net cash received for premiums.....		\$3,788 57
Received for interest and dividends from all sources.....		408 20
		<hr/>
Gross cash income.....		\$4,196 77

Expenditures.

Gross amount paid for losses.....	\$2,799 79	
Paid for commissions and brokerage.....	971 57	
Paid for salaries and fees to officers and employes.....	534 85	
Advertising and miscellaneous expenses.....	182 85	
		<hr/>
Gross cash expenditures.....		\$4,489 06

General Items.

	Amount.	Cash Premiums.
Risks in force December 31, 1899.....	\$1,619,144	\$12,931 35
Risks written in 1900.....	528,040	4,287 65
		<hr/>
Total	\$2,147,184	\$17,219 00
Risks terminated in 1900.....	494,299	4,013 27
		<hr/>
In force December 31, 1900.....	\$1,625,885	\$13,205 73
Fire losses incurred during the year.....		\$3,549 79

Business in New Jersey, 1900.

Risks written	\$516,589 32
Cash premiums received.....	\$4,177 40
Losses paid	2,799 79
Losses incurred	3,549 79

BURLINGTON COUNTY ASSOCIATION.**MEDFORD.**

Incorporated April 23, 1821.

Commenced business, 1823.

JOHN E. DARNELL, *President.*HENRY P. THORN, *Secretary.*

Assets.

Real estate, unincumbered.....	\$750 00
Loans on bond and mortgage (first liens).....	61,150 00
Stocks and bonds.....	1,000 00
All other cash loans.....	2,532 00
Cash deposited in bank.....	592 19
Premiums in course of collection.....	15 00
Office furniture and safe.....	350 00

Gross assets, except policy stipulations, liable to assessment	\$66,389 19
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Liabilities.

Losses adjusted and unpaid.....	\$3,212 00
Losses reported and unadjusted.....	5 00

Net amount of unpaid losses.....	\$3,217 00
Unearned premiums taken at fifty per cent of gross cash premiums	77,344 00
Due or to become due for borrowed money.....	5,000 00

Gross liabilities	\$85,561 00
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Income.

Gross cash received for premiums.....	\$1,845 39
Received for interest on mortgages.....	3,689 89
Received for interest and dividends from all sources.....	200 00
Policy fees	211 00

Gross cash income.....	\$5,946 28
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Expenditures.

Gross amount paid for losses.....	\$16,863 87
Paid for salaries and fees to officers and employes.....	1,170 50
Paid for interest.....	351 96
Paid for taxes.....	418 38
Cash deposits returned.....	2,998 54
General expenses	112 12

Gross cash expenditures.....	\$21,915 37
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General Items.

	Amount.	Cash Premiums.
Risks in force December 31, 1899.....	\$4,421,133	\$157,503 25
Risks written in 1900.....	512,670	1,845 39

Total	\$4,933,803	\$159,348 64
Risks terminated in 1900.....	570,114	4,660 63

In force December 31, 1900.....	\$4,363,689	\$154,688 01
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INSURANCE COMPANIES.

47

Cash borrowed during the year.....	\$5,000 00
Fire losses incurred during the year.....	14,270 87

Business in New Jersey, 1900.

Risks written	\$512,670 00
Cash premiums received.....	1,845 39
Losses paid	16,863 87
Losses incurred	14,270 87

CUMBERLAND MUTUAL FIRE INSURANCE COMPANY.

BRIDGETON.

Incorporated February, 1844.

Commenced business May 1, 1844.

ISAAC M. SMALLEY, *President.*

CHARLES S. FITHIAN, *Secretary.*

Assets.

Real estate, unincumbered.....	\$8,000 00
Loans on bond and mortgage (first liens).....	4,700 00
Loans secured by collaterals.....	5,300 00
All other cash loans.....	18,306 50
Cash deposited in bank.....	5,773 11
Premiums in course of collection.....	1,893 09
Interest accrued	101 38

Gross assets, except premium or deposit notes, liable to
assessment

\$44,074 08

Premium or deposit notes on outstanding risks,

less assessments paid thereon..... \$744,743 00

Liabilities.

Losses adjusted and unpaid.....	\$1,050 00
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Income.

Gross cash received for premiums.....	\$14,299 71
Deduct return premiums and for re-insurance..	438 45

Net cash received for premiums.....

\$13,771 26

Received for interest on mortgages.....

260 00

Received for interest and dividends from all other sources....

1,364 65

Rents

100 00

Gross cash income.....

\$15,495 91

NEW JERSEY MUTUAL FIRE

Expenditures.

Gross amount paid for losses.....	\$7,997 29
Paid for salaries and fees to officers and employes.....	2,100 52
Paid for taxes.....	136 33
Advertising, blanks, stationery, legal adjustment and other expenses	776 23
Gross cash expenditures.....	\$11,010 37

General Items.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1899.....	\$8,509,660	\$116,490 88	\$784,803 00
Risks written in 1900.....	1,503,856	14,209 71	94,436 00
Total	\$10,013,516	\$130,700 59	\$879,239 00
Risks terminated in 1900.....	1,759,795	18,897 74	134,496 00
In force Dec. 31, 1900.....	\$8,253,721	\$111,802 85	\$744,743 00
Deduct amount re-insured.....	27,860	220 63	.....
Am't in force Dec. 31, 1900	\$8,225,861	\$111,582 22	\$744,743 00
Fire losses incurred during the year.....			9,047 29

Business in New Jersey, 1900.

Risks written	\$1,503,856 00
Cash premiums received.....	14,209 71
Contingent premiums	94,436 00
Losses paid	7,997 29
Losses incurred	9,047 29

ESSEX COUNTY MUTUAL INSURANCE COMPANY.

BLOOMFIELD.

Incorporated, 1844.

Commenced business May, 1844.

JOSEPH K. OAKES, *President.*JOSEPH H. DODD, *Secretary.***Assets.**

Loans on bond and mortgage (first liens).....	\$27,060 00
Cash in office.....	136 14
Cash deposited in bank.....	8,615 06
Premiums in course of collection.....	574 82
Interest accrued	529 05

Gross assets, except premium or deposit notes, liable to assessment	\$36,915 07
Premium or deposit notes on outstanding risks, less assessments paid thereon.....	\$30,680 00

Liabilities.

Unearned premiums taken at fifty per cent. of gross cash premiums	\$8,432 45
Commissions and other charges on premiums and assessments in course of collection.....	86 24
Gross liabilities	<hr/> \$8,518 69

Income.

Gross cash received for premiums.....	\$4,524 09
Deduct return premiums and for re-insurance..	109 81
Net cash received for premiums.....	<hr/> \$4,414 28
Received for interest on mortgages.....	1,660 60
Received for interest and dividends from all other sources....	108 89
Gross cash income.....	<hr/> \$6,183 77

Expenditures.

Gross amount paid for losses.....	\$263 38
Paid for commissions and brokerage.....	683 68
Paid for salaries and fees to officers and employes.....	1,700 00
Paid for rent.....	100 00
General expenses	117 14
Gross cash expenditures.....	<hr/> \$2,864 20

General Items.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1899.....	\$2,245,980	\$17,888 21	\$30,680 00
Risks written in 1900.....	701,378	4,481 18	30,680 00
Total	<hr/> \$2,947,358	\$22,369 39	\$61,360 00
Risks terminated in 1900.....	753,380	5,421 24	30,680 00
In force Dec. 31, 1900.....	<hr/> \$2,193,978	\$16,948 15	\$30,680 00
Deduct amount re-insured.....	14,000	83 25	.....
Am't in force Dec. 31, 1900.	<hr/> \$2,179,978	\$16,864 90	\$30,680 00
Fire losses incurred during the year.....			263 38

Business in New Jersey, 1900.

Risks written	\$701,378 00
Cash premiums received.....	3,858 50
Contingent premiums	30,680 00
Losses paid	263 38
Losses incurred	263 38

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

READINGTON.

Incorporated March 3, 1856.

Commenced business April 26, 1856.

PETER G. SCHOMP, *President.*AARON J. THOMPSON, *Secretary.***Assets.**

Cash deposited in bank.....	\$2,064 16
Safe, etc.....	300 00
<hr/>	
Gross assets, except policy stipulations liable to assessment	\$2,364 16

Liabilities.

Losses adjusted and unpaid.....	\$2,700 21
Losses reported and unadjusted.....	21 50
<hr/>	
Amount of unpaid losses.....	\$2,721 71
Due or to become due for borrowed money.....	33,857 63
Salaries	275 00
<hr/>	
Gross liabilities	\$36,854 34

Income.

Gross cash received for premiums.....	\$1,909 75
Received from assessments.....	41,870 33
Policy fees	637 07
Money borrowed	28,200 00
<hr/>	
Gross cash income.....	\$72,617 15

Expenditures.

Gross amount paid for losses.....	\$30,506 85
Paid for salaries and fees to officers and employes.....	5,352 68
Paid for interest.....	1,727 93
Paid for taxes.....	20 00
Cash deposits returned.....	45 43
Borrowed money repaid.....	35,335 00
Printing, postage, express, etc.....	512 53
<hr/>	
Gross cash expenditures.....	\$73,500 42

General Items.

	Amount.
Risks in force December 31, 1899.....	\$10,042,562
Risks written in 1900.....	1,485,688
Total	\$11,528,250
Risks terminated in 1900.....	1,546,815
In force December 31, 1900.....	\$9,981,435
Cash borrowed during the year.....	\$28,200 00
Fire losses incurred during the year.....	23,571 84
Assessments made during the year.....	40,936 36
<i>Business in New Jersey, 1900.</i>	
Risks written	\$1,485,688 00
Cash premiums received.....	1,909 75
Losses paid	30,506 85
Losses incurred	23,571 84

FARMERS' MUTUAL FIRE INSURANCE COMPANY.**SALEM.**

Incorporated, 1851.

Commenced business, May, 1851.

JOSIAH WISTAR, *President.*WOODNUTT PETTIT, *Secretary.***Assets.**

Real estate, unincumbered.....	\$5,250 00
Loans on bond and mortgage (first liens).....	42,100 00
Stocks and bonds.....	6,500 00
Loans secured by collaterals.....	1,674 60
Cash in office.....	4 92
Cash deposited in bank.....	5,519 82
Premiums in course of collection.....	1,061 75
Interest due and accrued.....	1,428 23
Safe and office furniture.....	225 00

Gross assets, except premium or deposit notes liable to assessment	\$63,764 32
Premium or deposit notes on outstanding risks, less assessments paid thereon.....	\$299,404 00

Liabilities.

Losses reported and unadjusted.....	\$1,800 00
Unearned premiums taken at fifty per cent. of gross cash premiums	19,116 28
Commissions and other charges on premiums and assessments in course of collection.....	127 95
All other claims, viz.: rents due or accrued, \$26.34; salaries, \$191.00; office, agency and incidental expenses, \$25.00.....	242 34
Gross liabilities	<u>\$21,286 57</u>

Income.

Gross cash received for premiums.....	\$10,915 87
Deduct return premiums and for re-insurance...	315 19
Net cash received for premiums.....	<u>\$10,600 68</u>
Received for interest on mortgages.....	2,883 38
Received for interest and dividends from all other sources....	243 68
All other	237 61
Gross cash income.....	<u>\$13,965 35</u>

Expenditures.

Gross amount paid for losses.....	\$5,776 09
Paid for commissions and brokerage.....	1,312 68
Paid for salaries and fees to officers and employes.....	971 00
Paid for interest.....	44 44
Paid for taxes.....	338 24
Paid for rent.....	100 00
Cash premiums returned as profits or surplus on terminated policies	136 66
General expenses	726 81
Gross cash expenditures.....	<u>\$9,405 92</u>

General Items.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1899.....	\$3,427,824	\$35,923 34	\$309,268 00
Risks written in 1900.....	1,069,275	10,915 87	82,791 00
Total	<u>\$4,497,099</u>	<u>\$46,839 21</u>	<u>\$392,059 00</u>
Risks terminated in 1900.....	834,218	8,428 11	57,831 00
In force Dec. 31, 1900.....	\$3,662,881	\$38,411 10	\$334,228 00
Deduct amount re-insured.....	17,489	178 53	1,557 00
Am't in force Dec. 31, 1900.	<u>\$3,645,392</u>	<u>\$38,232 57</u>	<u>\$332,671 00</u>
Fire losses incurred during the year.....			6,767 26

Business in New Jersey, 1900.

Risks written	\$1,069,275 00
Cash premiums received.....	10,915 87
Contingent premiums	82,789 00
Losses paid	4,967 26
Losses incurred	6,767 26

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

VIENNA.

Incorporated March 20, 1860.

Commenced business June 26, 1860.

WILLIAM H. HOAGLAND, *President.*LEWIS MERRELL, *Secretary.***Assets.**

Premium or deposit notes on outstanding risks.. \$66,806 00

Liabilities.

Due or to become due for borrowed money..... \$6,704 10

Income.

Cash deposits received..... \$192 97

Expenditures.

Gross amount paid for losses..... \$1,950 27

Paid for commissions and brokerage..... 39 27

Paid for salaries and fees to officers and employes..... 230 84

Paid for interest..... 197 37

Paid for taxes..... 21 00

Gross cash expenditures..... \$2,438 75

General Items.

	Amount.	Contingent Premiums.
Risks in force December 31, 1899.....	\$916,340	\$58,939 00
Risks written in 1900.....	195,244	12,650 00
Total	\$1,111,584	\$71,589 00
Risks terminated in 1900.....	63,565	4,783 00
In force December 31, 1900.....	\$1,048,019	\$66,806 00
Cash borrowed during the year.....		2,182 19
Fire losses incurred during the year.....		1,950 27
Assessments made during the year.....		6,981 92

NEW JERSEY MUTUAL FIRE

Business in New Jersey, 1900.

Risks written	\$195,244 00
Cash premiums received.....	197 37
Contingent premiums	12,650 00
Losses paid.....	1,950 27
Losses incurred	1,950 27

FRANKLIN FARMERS' MUTUAL FIRE ASSURANCE ASSOCIATION.

EAST MILLSTONE.

Incorporated May 26, 1879.

Commenced business June 2, 1879.

PETER J. STAATS, *President.*PETER N. VAN NUYS, *Secretary.***Assets.**

Premium or deposit notes on outstanding risks, less assessments paid thereon.....	\$21,891 76
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Liabilities.

Due or to become due for borrowed money.....	\$4,211 85
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Income.

Gross cash received for premiums.....	\$151 16
Received from assessments.....	1,524 74
Money borrowed	3,323 97
Gross cash income.....	\$4,999 87

Expenditures.

Gross amount paid for losses.....	\$4,495 23
Paid for salaries and fees to officers and employes.....	298 88
Paid for interest.....	121 67
Paid for taxes.....	31 00
Paid for rent.....	10 00
General expenses.....	87 27
Gross cash expenditures.....	\$5,044 05

General Items.

	Amount.	Contingent Premiums.
Risks in force December 31, 1899.....	\$5,956 11	\$21,588 18
Risks written in 1900.....	1,836 52	6,681 28
Total.....	\$7,792 63	\$28,269 46
Risks terminated in 1900.....	1,742 70	6,377 70
In force December 31, 1900.....	\$6,049 93	\$21,891 76
Cash borrowed during the year.....		3,323 97
Fire losses incurred during the year.....		3,620 08

Business in New Jersey, 1900.

Risks written	\$183,652 00
Cash premiums received.....	151 16
Contingent premiums	6,681 28
Losses paid	4,495 23
Losses incurred	3,620 08

GERMAN MUTUAL FIRE INSURANCE COMPANY,**NEWARK.**

Incorporated April 27, 1893.

Commenced business May 1, 1893.

FREDERLCK TEGEN, JR., *President.*LOUIS BAIER, *Secretary.***Assets.**

Real estate, unincumbered.....	\$500 00
Loans on bonds and mortgages (first liens).....	57,265 00
Cash deposited in bank.....	1,376 91
Interest due and accrued.....	1,384 18
Office furniture	10 00

Gross assets, except premium or deposit notes liable to assessment	\$60,536 09
Premium or deposit notes on outstanding risks, less assessments paid thereon.....	\$4,539 14

Liabilities.

Cash capital	\$49,900 00
Interest accrued thereon.....	1,497 00
Gross liabilities.....	\$51,397 00

Income.

Gross cash received for premiums.....	\$3,200 55
Received for interest on mortgages.....	2,332 90
Money borrowed	1,900 00
All other	158 54
<hr/>	
Gross cash income.....	\$7,591 99

Expenditures.

Gross amount paid for losses.....	\$2,406 68
Paid for commissions and brokerage.....	493 49
Paid for salaries and fees to officers and employes.....	1,202 00
Paid for interest.....	3,019 37
Paid for re-insurance.....	2,772 74
Paid for rent.....	252 00
Return premiums	166 54
Borrowed money repaid.....	1,900 00
General expenses	1,004 40
<hr/>	
Gross cash expenditures.....	\$13,217 22

General Items.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1899.....	\$2,290,246	\$17,930 00	\$4,539 14
Risks written in 1900.....	465,336	3,503 76	.....
<hr/>			
Total	\$2,755,582	\$21,443 76	\$4,539 14
Risks terminated in 1900.....	714,997	5,771 43	.....
<hr/>			
In force Dec. 31, 1900....	\$2,040,585	\$15,662 33	\$4,539 14
Deduct amount re-insured.....	2,040,585	15,662 33	.....
<hr/>			
Am't in force Dec. 31, 1900. ....	.....	.....	\$4,539 14
Fire losses incurred during the year.....	.....	.....	2,406 68

Business in New Jersey, 1900.

Risks written	\$465,336 00
Cash premiums received.....	3,200 55
Contingent premiums	800 13
Losses paid	2,406 68
Losses incurred	2,406 68

HACKETTSTOWN MUTUAL FIRE INSURANCE COMPANY,

HACKETTSTOWN.

Incorporated March 27, 1867.

Commenced business June 13, 1867.

SEYMOUR R. SMITH, *President*.JAMES FISHER, *Secretary*.**Assets.**

Cash deposited in bank.....	\$145 76
Premiums in course of collection.....	104 00
Safe and office furniture.....	100 00

Gross assets, except premium or deposit notes liable to
assessment

\$349 76

Premium or deposit notes on outstanding risks,
less assessments paid thereon..... \$42,138 00

Liabilities.

Losses adjusted and unpaid.....	\$600 00
Due or to become due for borrowed money.....	1,000 00

Gross liabilities \$1,600 00

Income.

Gross cash received for premiums.....	\$743 94
Deduct return premiums and for re-insurance...	7 40

Net cash received for premiums.....

\$736 54

Received from assessments.....

37 20

Gross cash income.....

\$773 74

Expenditures.

Gross amount paid for losses.....	\$76 21
Paid for salaries and fees to officers and employes.....	235 00
Paid for taxes.....	21 00
General expenses	102 72

Gross cash expenditures.....

\$434 93

NEW JERSEY MUTUAL FIRE

General Items.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1899.....	\$960,703	\$3,780 70	\$37,807 00
Risks written in 1900.....	169,380	739 80	7,398 00
<hr/>			
Total	\$1,130,083	\$4,520 50	\$45,205 00
Risks terminated in 1900.....	65,815	306 70	3,067 00
<hr/>			
In force Dec. 31, 1900...	\$1,064,268	\$4,213 80	\$42,138 00
Fire losses incurred during the year.....			676 21

Business in New Jersey, 1900.

Risks written	\$169,380 00
Cash premiums received.....	635 80
Contingent premiums	6,358 00
Losses paid	76 21
Losses incurred	676 21

HILLSBOROUGH MUTUAL FIRE ASSURANCE ASSOCIATION.

SOMERVILLE.

Incorporated March, 1844.

Commenced business March, 1844.

HENRY P. CORTELYOU, *President.*MICHAEL W. SCULLY, *Secretary.*

Assets.

Cash deposited in bank.....	\$3,287 10
Premiums in course of collection.....	167 80
Unpaid assessments	2,794 96
Office furniture and fixtures.....	200 00
<hr/>	
Gross assets, except policy stipulations liable to assessment	\$6,449 86

Liabilities.

Losses resisted	\$1,000 00
Due or to become due for borrowed money.....	17,000 00
<hr/>	
Gross liabilities.....	\$18,000 00

Income.

Gross cash received for premiums.....	\$806 74
Received from assessments.....	12,200 96
Money borrowed	5,500 00
Cash received from all other sources.....	13 80
<hr/>	
Gross cash income.....	\$18,521 50

Expenditures.

Gross amount paid for losses.....	\$7,955 76
Paid for collecting assessments.....	1,743 36
Paid for salaries and fees to officers and employes.....	3,184 54
Paid for interest.....	1,010 03
Paid for taxes.....	21 00
Paid for rent.....	120 00
Borrowed money repaid.....	1,500 00
General expenses	1,572 93
<hr/>	
Gross cash expenditures.....	\$17,107 62

General Items.

	Amount.
Risks in force December 31, 1899.....	\$1,863,940
Risks written in 1900.....	423,682
<hr/>	
Total	\$2,287,622
Risks terminated in 1900.....	541,032
<hr/>	
In force December 31, 1900.....	\$1,746,590
Cash borrowed during the year.....	5,500 00
Fire losses incurred during the year.....	6,558 34
Assessments made during the year.....	15,412 16

Business in New Jersey, 1900.

Risks written	\$423,682 00
Cash premiums received.....	806 74
Losses paid	7,955 76
Losses incurred	6,558 34

MERCER COUNTY MUTUAL FIRE INSURANCE COMPANY.**PENNINGTON.**

Incorporated March 5, 1844.

Commenced business April 5, 1844.

ENOCH H. DRAKE, *President.*WILLIAM B. CURTIS, *Secretary.*

Assets.

Real estate, unincumbered.....	\$2,000 00
Cash in office.....	1,433 01
Cash deposited in bank.....	3,312 11
Premiums in course of collection.....	1,831 53
Office furniture and safe.....	200 00

Gross assets, except premium or deposit notes liable to assessment	\$8,776 65
Premium or deposit notes on outstanding risks, less assessments paid thereon.....	\$499,516 00

Liabilities.

Losses adjusted and unpaid.....	\$4,665 20
Losses reported and unadjusted.....	35 00
Amount of unpaid losses.....	\$4,700 20
Due or to become due for borrowed money.....	8,686 42
Salaries	829 03

Gross liabilities	\$14,215 65
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Income.

Gross cash received for premiums.....	\$17,248 37
Deduct return premiums and for re-insurance...	93 07
Net cash received for premiums.....	\$17,155 30
Received for interest and dividends from all sources.....	139 50
Received from assessments.....	5,503 50
Policy fees	910 80
Money borrowed	8,500 00

Gross cash income.....	\$32,209 10
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Expenditures.

Gross amount paid for losses.....	\$38,267 43
Paid for commissions and brokerage.....	958 48
Paid for salaries and fees to officers and employes.....	2,023 49
Paid for taxes	18 60
Borrowed money repaid.....	37,378 64
General expenses	773 91

Gross cash expenditures.....	\$79,420 55
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General Items.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1899.....	\$12,230,328	\$148,952 63	\$600,091 00
Risks written in 1900.....	2,233,244	17,248 37	87,372 00
Total	\$14,463,572	\$162,201 00	\$687,463 00
Risks terminated in 1900.....	2,463,359	27,098 37	123,463 00
In force Dec. 31, 1900.....	\$12,000,213	\$139,102 63	\$564,000 00
Cash borrowed during the year.....			8,500 00
Fire losses incurred during the year.....			38,651 29

Business in New Jersey, 1900.

Risks written	\$2,233,244 00
Cash premiums received.....	17,248 37
Contingent premiums	87,372 00
Losses paid	38,267 43
Losses incurred	38,651 29

MORRIS COUNTY INSURANCE COMPANY.**MORRISTOWN.**

Incorporated February 28, 1849.

Commenced business May 20, 1849.

JOSEPH H. VAN DOREN, *President.*GUY MINTON, *Secretary.***Assets.**

Loans on bond and mortgage (first liens).....	\$17,040 12
Stocks and bonds.....	2,200 00
All other cash loans.....	4,425 00
Cash deposited in bank.....	722 85
Premiums in course of collection.....	1,734 55
All other assets.....	100 00

Gross assets, except premium or deposit notes liable to assessment	\$26,222 52
Premium or deposit notes on outstanding risks, less assessments paid thereon.....	\$4,698 95

Liabilities.

Unearned premiums taken at fifty per cent. of gross cash premiums	\$8,837 57
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Income.

Gross cash received for premiums.....	\$4,769 18
Received for interest on mortgages.....	445 00
Received for interest and dividends from all other sources....	348 47
<hr/>	
Gross cash income.....	\$5,562 65

Expenditures

Gross amount paid for losses.....	\$3,519 68
Paid for commissions and brokerage.....	941 40
Paid for salaries and fees to officers and employes.....	650 00
Paid for interest	235 57
Paid for taxes	57 00
Paid for rent.....	225 00
Cash premiums returned as profits or surplus on terminated policies	44 57
General expenses	310 85
<hr/>	
Gross cash expenditures.....	\$5,984 07

General Items.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1899.....	\$2,649,030	\$18,256 32	\$4,716 95
Risks written in 1900.....	1,044,045	6,709 63	.....
<hr/>			
Total	\$3,693,075	\$24,965 95	\$4,716 95
Risks terminated in 1900.....	1,033,674	6,991 04	18 00
<hr/>			
In force Dec. 31, 1900.....	\$2,659,401	\$17,974 91	\$4,698 95
Deduct amount re-insured.....	48,683	299 76	.....
<hr/>			
Am't in force Dec. 31, 1900.	\$2,610,718	\$17,675 15	\$4,698 95
Fire losses incurred during the year.....			3,519 68

Business in New Jersey, 1900.

Risks written	\$1,044,045 50
Cash premiums received.....	6,709 63
Losses paid	3,519 68
Losses incurred	3,519 68

MUTUAL FIRE PROTECTIVE ASSOCIATION.

EGG HARBOR CITY.

Incorporated June 4, 1900.

Commenced business June 21, 1900.

HENRY WIMBERG, *President*.FREDERIK BERCHTOLD, *Secretary*.**Assets.**

Cash deposited in bank.....	\$34 24
Premium or deposit notes on outstanding risks, ltss assessments paid thereon.....	\$14,970 00

Income.

Policy fees and dues.....	\$182 50
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Expenditures.

Miscellaneous expenses	\$148 26
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General Items.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks written in 1900 and in force December 31.....	\$49,850 00	\$182 50	\$14,970 00

Business in New Jersey, 1900.

Risks written	\$49,850 00
Cash premiums received.....	182 50
Contingent premiums	14,970 00

NEW BRUNSWICK MUTUAL FIRE INSURANCE COMPANY.

NEW BRUNSWICK.

Incorporated February 20, 1846.

Commenced business May 23, 1846.

CHARLES W. KENT, *President*.W. E. FLORANCE, *Secretary*.**Assets.**

Loans on bond and mortgage (first liens).....	\$29,475 00
Bonds owned	46,330 00
Loans secured by collaterals.....	3,000 00

Cash in office.....	\$97 73
Cash deposited in bank.....	2,031 85
Interest accrued	1,071 49

Gross assets, except premium or deposit notes liable to assessment	\$82,006 07
Premium or deposit notes on outstanding risks, less assessments paid thereon.....	\$19,557 18

Liabilities.

Unearned premiums taken at fifty per cent. of gross cash premiums	\$3,258 53
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Income.

Gross cash received for premiums.....	\$2,554 31
Deduct return premiums and for re-insurance...	22 90
Net cash received for premiums.....	\$2,531 41
Received for interest on mortgages.....	1,547 88
Received for interest from all other sources.....	1,739 11
Rents	90 00
Gross cash income	\$5,908 40

Expenditures.

Gross amount paid for losses.....	\$515 18
Paid for salaries and fees to officers and employes.....	1,576 00
Paid for taxes.....	25 00
Paid for rent.....	340 00
Cash premiums returned as profits or surplus on terminated policies	452 64
General expenses	235 29
Gross cash expenditures.....	\$3,144 11

General Items.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1899.....	\$771,600	\$6,499 20	\$19,497 62
Risks written in 1900.....	298,275	2,544 33	7,632 99
Total	\$1,069,875	\$9,043 53	\$27,130 61
Risks terminated in 1900.....	294,425	2,524 47	7,573 43
In force Dec. 31, 1900.....	\$775,450	\$6,519 06	\$19,557 18
Fire losses incurred during the year.....			515 18

Business in New Jersey, 1900.

Risks written	\$298,275 00
Cash premiums received.....	2,544 33
Contingent premiums	7,632 99
Losses paid	515 18
Losses incurred	515 18

NEW JERSEY ASSOCIATION.

CROSSWICKS.

Incorporated, 1838.

Commenced business, 1823.

ALFRED SATTERTHWAITE, *President.*STACY T. VANARSDALE, *Secretary.***Assets**

Real estate, unincumbered.....	\$1,000 00
Loans on bond and mortgage (first liens).....	16,925 00
Stocks and bonds.....	2,227 57
All other cash loans.....	500 00
Cash in office.....	41 85
Cash deposited in bank.....	5,288 58
Interest due and accrued.....	596 15

Gross assets, except policy stipulations liable to assessment	\$26,579 15
---	-------------

Liabilities.

Unearned premiums being seventy-five per cent. of deposit money of members.....	\$4,376 58
All other claims, viz.: taxes, \$68.20; salaries, \$103.00; office, agency and incidental expenses, \$65.00.....	236 20
Gross liabilities.....	\$4,612 78

Income.

Cash deposits received.....	\$144 50
Received for interest on mortgages.....	944 50
Policy fees, \$12.00; rents, \$130.00.....	142 00
Gross cash income.....	\$1,231 00

NEW JERSEY MUTUAL FIRE

Expenditures.

Paid for salaries and fees to officers and employes.....	\$103 00
Paid for taxes.....	68 20
Cash deposits returned.....	64 56
Incidental expenses	65 00
	<hr/>
Gross cash expenditures.....	\$300 76

General Items.

	Amount.	Cash Premiums.
Risks in force December 31, 1899.....	\$151,237	\$5,755 50
Risks written in 1900.....	2,900	144 50
	<hr/>	
Total	\$154,137	\$5,900 00
Risks terminated in 1900.....	2,827	64 56
	<hr/>	
In force December 31, 1900.....	\$151,310	\$5,835 44

Business in New Jersey, 1900.

Risks written.....	\$2,900 00
Cash premiums received.....	144 50

PEOPLE'S MUTUAL FIRE INSURANCE COMPANY OF NEW JERSEY.

NEWARK.

Incorporated September, 1900. Commenced business September, 1900.

ROBERT GEWECKE, *President.* CHARLES E. GERNDT, SR., *Secretary.*

Assets.

Cash in office.....	\$246 07
Premiums in course of collection.....	591 31
All other assets.....	419 52
	<hr/>
Gross assets, except premium or deposit notes liable to assessment	\$1,256 90
Premium or deposit notes on outstanding risks, less assessments paid thereon.....	\$9,150 00

Liabilities.

Unearned premiums taken at fifty per cent. of gross cash premiums	\$295 65
Due or to become due for borrowed money.....	500 00
Commissions and other charges on premiums and assessments in course of collection.....	30 25
<hr/>	
Gross liabilities	\$825 90

Income.

Gross cash received for premiums.....	\$591 31
Money borrowed	500 00
<hr/>	
Gross cash income.....	\$1,091 31

Expenditures.

Paid for commissions and brokerage.....	\$117 58
Paid for salaries and fees to officers and employes.....	98 00
Paid for rent.....	70 00
Miscellaneous expenses	559 66
<hr/>	
Gross cash expenditures.....	\$845 24

General Items.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks written in 1900 and in force			
December 31.....	\$56,900 00	\$591 31	\$9,150 00

Business in New Jersey, 1900.

Risks written	\$56,900 00
Cash premiums received.....	591 31
Contingent premiums	9,150 00

RAHWAY MUTUAL FIRE INSURANCE COMPANY.**RAHWAY.**

Incorporated February 25, 1833.

Commenced business April 2, 1833.

A. D. BROWN, *President.*CHARLES E. REED, *Secretary.*

Assets.

Stocks and bonds.....	\$450 04
Cash deposited in bank.....	107 72
Premiums in course of collection.....	371 10
Unpaid assessments	69 24
All other assets.....	394 00

Gross assets, except premium or deposit notes liable to assessment	\$1,392 10
Premium or deposit notes on outstanding risks, less assessments paid thereon.....	\$121,348 00

Liabilities.

Due or to become due for borrowed money.....	\$1,000 00
Salaries accrued	450 00
Gross liabilities	\$1,450 00

Income.

Gross cash received for premiums.....	\$1,741 50
Received for interest and dividends from all sources.....	25 28
Received from assessments.....	57 00
Money borrowed	1,000 00
Gross cash income.....	\$2,823 78

Expenditures.

Gross amount paid for losses.....	\$2,031 56
Paid for commissions and brokerage.....	102 70
Paid for salaries and fees to officers and employes.....	850 00
Paid for interest.....	15 00
Paid for taxes.....	5 73
Paid for rent.....	63 00
General expenses	276 39
Gross cash expenditures.....	\$3,344 38

General Items.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1899.....	\$1,477,503	\$17,021 62	\$136,321 75
Risks written in 1900.....	40,875	465 25	3,722 00
Total	\$1,518,378	\$17,486 87	\$140,043 75
Risks terminated in 1900.....	170,953	2,343 92	18,695 75
In force Dec. 31, 1900.....	\$1,347,425	\$15,142 95	\$121,348 00
Cash borrowed during the year.....			1,000 00
Fire losses incurred during the year.....			2,031 56

Business in New Jersey, 1900.

Risks written	\$40,875 00
Cash premiums received.....	996 00
Contingent premiums	3,722 00
Losses paid	2,031 56
Losses incurred	2,031 56

RETAIL MERCHANTS' MUTUAL FIRE INSURANCE COMPANY OF NEW JERSEY.

PATERSON.

Incorporated March 7, 1894.

Commenced business March 31, 1894.

JAMES G. PATTON, *President.*JOHN C. HENDRIE, *Secretary.***Assets.**

Cash in office.....	\$195 63
Cash deposited in bank.....	2,194 91
Unpaid assessments.....	446 28
All other assets.....	192 50

Gross assets, except premium or deposit notes liable to assessment	\$3,029 32
Premium or deposit notes on outstanding risks, less assessments paid thereon.....	\$67,281 08

Liabilities.

Losses adjusted and unpaid.....	\$70 55
Losses reported and unadjusted.....	500 00
Amount of unpaid losses.....	\$570 55
Due or to become due for borrowed money.....	1,000 00
Gross liabilities	\$1,570 55

Income.

Gross cash received for premiums.....	\$1,990 01
Deduct return premiums and for re-insurance...	96 29
Net cash received for premiums.....	\$1,893 72
Received from assessments.....	3,302 89
Policy fees, \$13.50; rents, \$78.46.....	91 96
Money borrowed.....	1,800 00
Gross cash income.....	\$7,088 57

Expenditures.

Gross amount paid for losses.....	\$1,998 65
Paid for salaries and fees to officers and employes.....	1,534 86
Paid for interest.....	50 18
Paid for taxes.....	21 00
Paid for rent.....	150 00
Borrowed money repaid.....	800 00
Miscellaneous expenses.....	177 33
Gross cash expenditures.....	<hr/> \$4,732 02

General Items.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1899.....	\$1,475,580	\$7,418 17	\$72,801 37
Risks written in 1900.....	400,850	1,990 01	19,940 00
Total	<hr/> \$1,876,430	<hr/> \$9,408 18	<hr/> \$92,741 37
Risks terminated in 1900.....	172,950	874 30	8,778 00
In force Dec. 31, 1900.....	<hr/> \$1,703,480	<hr/> \$8,533 88	<hr/> \$83,963 37
Deduct amount re-insured.....	270,775	1,340 03	13,380 40
Amt. in force Dec. 31, 1900.	<hr/> \$1,432,705	<hr/> \$7,193 85	<hr/> \$70,582 97
Cash borrowed during the year.....			1,800 00
Fire losses incurred during the year.....			2,569 20
Assessments made during the year.....			3,749 17

Business in New Jersey, 1900.

Risks written.....	\$400,850 00
Cash premiums received.....	1,990 01
Contingent premiums.....	19,940 00
Losses paid.....	1,998 65
Losses incurred.....	2,569 20

SALEM COUNTY MUTUAL FIRE INSURANCE COMPANY.

SALEM.

Incorporated February 28, 1849.

Commenced business, 1849.

WILLIAM PLUMMER, *President.*J. BERNARD HILLIARD, *Secretary.*

Assets.

Loans on bond and mortgage (first liens).....	\$35,950 00
Stocks and bonds.....	21,353 25
Cash in office.....	306 42
Cash deposited in bank.....	1,778 11
Interest due and accrued.....	2,062 18
Office furniture	200 00

Gross assets, except premium or deposit notes liable to assessment	\$61,649 96
Premium or deposit notes on outstanding risks, less assessments paid thereon.....	\$47,776 53

Liabilities.

Unearned premiums taken at fifty per cent. of gross cash premiums	\$1,464 15
Rents due or accrued, \$20.80; salaries, \$333.50.....	354 30
Gross liabilities	\$1,818 45

Income.

Gross cash received for premiums.....	\$2,958 03
Received for interest on mortgages.....	1,953 75
Received for interest and dividends from all other sources.....	833 73
Gross cash income.....	\$5,745 51

Expenditures.

Gross amount paid for losses.....	\$1,072 21
Paid for commissions and brokerage.....	58 33
Paid for salaries and fees to officers and employes.....	328 00
Paid for interest.....	65 26
Paid for taxes.....	193 10
Paid for rent.....	50 00
General expenses	144 60
Gross cash expenditures.....	\$1,911 50

General Items.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1899.....	\$695,625	\$2,928 31	\$47,734 03
Risks written in 1900.....	8,200	16 52	520 00
Total	\$703,825	\$2,944 83	\$48,254 03
Risks terminated in 1900.....	4,250	.....	477 50
In force Dec. 31, 1900.....	\$699,575	\$2,944 83	\$47,776 53
Fire losses incurred during the year.....			72 21

NEW JERSEY MUTUAL FIRE

Business in New Jersey, 1900.

Risks written	\$7,200 00
Cash premiums received.....	14 12
Contingent premiums	460 00
Losses paid	72 21
Losses incurred	72 21

SHREWSBURY MUTUAL FIRE INSURANCE COMPANY.

EATONTOWN.

Incorporated February 27, 1838.

Commenced business May 1, 1838.

HENRY CORLIES, *President.*ARTHUR WILSON, *Secretary.***Assets.**

Loans on bond and mortgage (first liens).....	\$300 00
Stocks and bonds.....	1,291 88
All other cash loans.....	3,050 00
Cash in office.....	155 74
Premiums in course of collection.....	4,046 01
Interest due and accrued.....	208 73

Gross assets, except premium or deposit notes liable to assessment	\$9,052 36
Premium or deposit notes on outstanding risks, less assessments paid thereon.....	\$166,283 20

Liabilities.

Losses adjusted and unpaid.....	\$400 00
Unearned premiums taken at fifty per cent. of gross cash premiums	7,318 49
Salaries accrued	580 00
Office, agency and incidental expenses.....	379 26
Gross liabilities	\$8,677 75

Income.

Gross cash received for premiums.....	\$8,197 58
Deduct return premiums and for re-insurance...	340 95
Net cash received for premiums.....	\$7,856 63

Received for interest on mortgages.....	\$18 00
Received for interest and dividends from all other sources.....	338 47
Policy fees, \$85.00; permits, \$18.00.....	103 00

Gross cash income.....	\$8,316 10
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Expenditures.

Gross amount paid for losses.....	\$10,035 07
Paid for commissions and brokerage.....	502 25
Paid for salaries and fees to officers and employees.....	954 73
Paid for taxes.....	33 81
Cash premiums returned as profits or surplus on terminated policies	87 50
General expenses	115 47

Gross cash expenditures.....	\$11,728 83
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General Items.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1899.....	\$2,229,363	\$15,250 11	\$165,007 60
Risks written in 1900.....	1,733,966	8,197 58	130,047 45
Total	\$3,963,329	\$23,447 69	\$295,055 05
Risks terminated in 1900.....	1,737,261	8,810 71	128,771 85
In force Dec. 31, 1900.....	\$2,226,068	\$14,636 98	\$166,283 20
Fire losses incurred during the year.....			10,435 07

Business in New Jersey, 1900.

Risks written	\$1,733,966 00
Cash premiums received.....	8,197 58
Contingent premiums	130,047 45
Losses paid	10,035 07
Losses incurred	10,435 07

SUSSEX COUNTY MUTUAL INSURANCE COMPANY.

NEWTON.

Incorporated February, 1840.

Commenced business June, 1840.

WILLIAM P. COURSEN, *President.*ISRAEL S. HALLOCK, *Secretary.*

NEW JERSEY MUTUAL FIRE

Assets.

Cash in office.....	\$256 01
Cash deposited in bank.....	1,044 80
Premiums in course of collection.....	236 41
Unpaid assessments.....	564 59
All other assets.....	75 00

Gross assets, except premium or deposit notes liable to assessment	\$2,176 81
Premium or deposit notes on outstanding risks, less assessments paid thereon.....	\$60,297 00

Liabilities.

Losses adjusted and unpaid.....	\$25 00
Due or to become due for borrowed money.....	3,680 00
Gross liabilities.....	\$3,705 00

Income.

Gross amount paid for losses.....	\$1,654 87
Received from assessments.....	9,695 95
Money borrowed.....	10,664 03
Gross cash income.....	\$21,286 01

Expenditures.

Gross amount paid for losses.....	1,654 87
Paid for commissions and brokerage.....	149 78
Paid for salaries and fees to officers and employes.....	719 36
Paid for interest.....	182 50
Paid for taxes.....	21 00
Paid for rent.....	75 00
Cash premiums returned as profits or surplus on terminated policies	45 15
Borrowed money repaid.....	17,000 00
All other payments.....	209 62
Gross cash expenditures.....	\$20,057 28

General Items.

	Amount.	Contingent Premiums.
Risks in force December 31, 1899.....	\$1,900,233	\$61,578 00
Risks written in 1900.....	338,658	12,932 00
Total	\$2,238,891	\$74,510 00
Risks terminated in 1900.....	434,508	14,213 00
In force December 31, 1900.....	\$1,804,383	\$60,297 00

INSURANCE COMPANIES.

75

Cash borrowed during the year.....	\$10,664 03
Fire losses incurred during the year.....	1,513 44
Assessments made during the year.....	10,260 54

Business in New Jersey, 1900.

Risks written.....	\$338,658 00
Cash premiums received.....	926 03
Contingent premiums.....	12,932 00
Losses paid.....	1,654 87
Losses incurred.....	1,513 44

UNION COUNTY MUTUAL FIRE INSURANCE COMPANY.

ELIZABETH.

Incorporated April 17, 1894.

Commenced business May 28, 1894.

AUGUSTUS G. POOL, *President.*

REINHARD GERKE, *Secretary.*

Assets.

Cash in office.....	\$3 41
Cash deposited in bank.....	2,564 15
Premiums in course of collection.....	157 50
Furniture, safe, etc.....	120 00

Gross assets, except premium or deposit notes liable to
assessment

\$2,845 06

Premium or deposit notes on outstanding risks,

less assessments paid thereon..... \$45,608 00

Income.

Gross cash received for premiums.....	\$1,239 77
Received for interest on mortgages.....	169 32
Gross cash income.....	\$1,409 09

Expenditures.

Gross amount paid for losses.....	\$3,222 13
Paid for commissions and brokerage.....	64 23
Paid for salaries and fees to officers and employes.....	331 49
Paid for taxes.....	31 00
Cash premiums returned as profits or surplus on terminated policies	10 10
Miscellaneous expenses	114 13

Gross cash expenditures..... \$3,773 08

NEW JERSEY MUTUAL FIRE

General Items.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Dec. 31, 1899.....	\$934,200	\$9,765 00	\$43,943 00
Risks written in 1900.....	69,300	1,239 77	3,172 00
Total	\$1,003,500	\$11,004 77	\$47,115 00
Risks terminated in 1900.....	7,000	.....	1,507 00
In force Dec. 31, 1900.....	\$996,500	\$11,004 77	\$45,608 00
Fire losses incurred during the year.....			3,222 13

Business in New Jersey, 1900.

Risks written	\$69,300 00
Cash premiums received.....	1,239 77
Contingent premiums	3,098 00
Losses paid	3,222 13
Losses incurred	3,222 13

WEST WINDSOR MUTUAL FIRE INSURANCE COMPANY.

DUTCH NECK.

Incorporated March 17, 1857.

Commenced business April 18, 1857.

JOSEPH COLEMAN, *President.*L. T. ROBINS, *Secretary.***Assets.**

Premium or deposit notes on outstanding risks, less assessments paid thereon.....	\$11,768 60
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Income.

Gross cash received for premiums.....	\$163 32
Received from assessments.....	1,463 00
Money borrowed.....	400 00
Gross cash income.....	\$2,026 32

Expenditures.

Gross amount paid for losses.....	\$1,405 00
Paid for salaries and fees to officers and employes.....	50 00
Paid for taxes.....	20 00
Borrowed money repaid with interest.....	736 25
Gross cash expenditures.....	\$2,211 25

General Items.

	Amount.	Contingent Premiums.
Risks in force December 31, 1899.....	\$284,644	\$11,340 25
Risks written in 1900.....	32,665	1,633 25
<hr/>		
Total	\$317,309	\$12,973 50
Risks terminated in 1900.....	24,098	1,204 90
<hr/>		
In force December 31, 1900.....	\$293,211	\$11,768 60
Cash borrowed during the year.....		400 00
Fire losses incurred during the year.....		1,405 00
Assessments made during the year.....		1,463 00

Business in New Jersey, 1900.

Risks written.....	\$32,665 00
Cash premiums received.....	163 32
Contingent premiums	1,633 25
Losses paid.....	1,405 00
Losses incurred.....	1,405 00

FIRE AND FIRE-MARINE
INSURANCE COMPANIES
Of Other States.

**Abstracts of Annual Statements for the Year Ending
December 31, 1900.**

Fire and Fire-Marine Insurance Companies of Other States.

AETNA INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1819.

Commenced business August 17, 1819.

WILLIAM B. CLARK, *President*.

WILLIAM H. KING, *Secretary*.

PAID-UP CAPITAL, \$4,000,000.

Balance of net ledger assets, December 31, 1899..... \$10,391,066 06

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums.	\$5,088,452 50	\$415,741 69	
Deduct re-insurance, &c.	1,160,330 74	105,202 20	
<hr/>			
Net cash received for premiums.	\$3,928,121 76	\$310,539 49	\$4,238,661 25
Deposit premiums received on perpetual risks...			6,784 25
Rents from company's property.....			5,472 72
Interest on mortgage loans.....			936 00
Interest on collateral loans.....			499 65
Interest on bonds and dividends on stocks.....			507,268 30
Interest from all other sources.....			1,967 64
Income from all other sources.....			168 85
Profit on sale or maturity of ledger assets.....			450 00
<hr/>			
Total income			4,762,208 66
<hr/>			
Total			\$15,153,274 72.
6 F & M		(81)	

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid			
for losses.....	\$2,874,883 30	\$232,389 71	
Deduct salvage and			
re-insurance	437,118 23	68,106 35	
Net amount paid			
for losses.....	\$2,437,765 07	\$164,283 36	\$2,602,048 43
Deposit premiums returned.....			2,265 00
Cash paid stockholders for interest or dividends			
(amount declared during the year, \$720,000) .			720,000 00
Commissions or brokerage to agents.....			705,217 59
Salaries, fees and all other charges of officers,			
\$43,416.66; clerks, \$61,208.98; other employes,			
\$193,732.75			298,358 39
Taxes on premiums, \$79,671.81; on real estate,			
\$440.45; internal revenue, \$23,770.58.....			103,882 84
Insurance department fees and agents' licenses..			16,589 76
Municipal licenses, \$7,028.67; tax on franchise,			
\$510.53			7,539 20
Advertising, printing and stationery.....			35,291 04
Legal expenses			3,316 20
Repairs and expenses on real estate.....			477 37
Furniture and fixtures.....			873 35
Miscellaneous expenses			270,949 10
Loss on sale or maturity of ledger assets.....			26,429 86
Profit and loss.....			5,501 04
Total disbursements			\$4,798,739 17

Balance December 31, 1900..... \$10,354,535 55

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$298,059 35
Mortgage loans on real estate, first liens.....	15,600 00
Loans secured by pledge of bonds, stocks or	
other collaterals	3,600 00
Book value of bonds, \$6,045,280.36; stocks,	
\$3,082,393.55	9,127,673 91
Cash in company's office.....	2,479 17
Cash deposited in bank.....	803,337 08
Agents' debit balances.....	383,548 88
Total	\$10,634,298 39

Ledger Liabilities.

Agents' credit balances.....	\$279,762 84	
Total net ledger assets as per balance.....		\$10,354,535 55

Non-Ledger Assets.

Interest accrued on mortgages.....		271 00
Interest accrued on collateral loans.....		90 00
Interest accrued on other assets.....		375 00
Market value of bonds and stocks over book value.....		2,613,147 21
Gross premiums in course of collection.....	\$472,587 21	
Deduct cost of collection, commission, &c.....	118,146 80	
Net amount of uncollected premiums.....		354,440 41
Gross assets		\$13,322,859 17

Items Not Admitted.

Agents' debit balances, unsecured.....	\$15,652 90	
Depreciation from book values of above net ledger assets, to bring same to market value, viz., real estate.....	68,059 35	
		83,712 25
Total admitted assets.....		\$13,239,146 92

Liabilities.

Losses adjusted and unpaid.....	\$75,830 95	
Losses unadjusted and reported.....	438,064 33	
Losses resisted	19,092 00	
Total	\$532,987 28	
Deduct re-insurance thereon.....	100,877 38	
Net amount of unpaid losses.....		\$432,109 90
Unearned premiums on fire risks, one year or less	\$1,331,143 29	
Unearned premiums on fire risks, more than one year	1,927,853 87	
Unearned premiums on inland navigation risks..	96,349 13	
Total unearned premiums.....		3,355,346 29
Amount reclaimable on perpetual fire policies.....		70,851 62
Return and re-insurance premiums.....		70,888 08
Total liabilities except capital.....		\$3,929,195 89

Paid-up capital	\$4,000,000 00
Surplus over capital.....	5,309,951 03

Total	\$13,239,146 92
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Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$586,375,155	\$6,606,629 53
Written or renewed in 1900.....	449,746,863	5,082,040 78

Total	\$1,036,122,018	\$11,688,670 31
Deduct risks expired and terminated.....	412,647,827	4,584,408 42

In force at the end of the year.....	\$623,474,191	\$7,104,261 89
Deduct amount re-insured.....	69,700,987	772,890 02

Net amount in force.....	\$553,773,204	\$6,331,371 87
Perpetual risks in force (not included above)..	3,187,928	74,580 65

	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$6,906,484	\$181,276 04
Written or renewed in 1900.....	137,715,918	422,153 41

Total	\$144,622,402	\$603,429 45
Deduct risks expired and terminated.....	137,010,697	368,031 90

In force at the end of the year.....	\$7,611,705	\$235,397 55
Deduct amount re-insured.....	1,249,608	42,699 29

Net amount in force.....	\$6,362,097	\$192,698 26
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General Interrogatories.

Losses incurred during the year (fire, \$2,469,278.79; marine and inland, \$153,246.21).....	\$2,622,525 00
Company's stock owned by the directors at par value.....	218,000 00
Loaned to stockholders, not officers.....	3,600 00
Amounts deposited for the exclusive protection of policyholders in other States or countries:	

State or Country.	Value of Deposits.	Liabilities.
Arizona	\$16,350 00	\$5,635 14
Canada	148,664 72	121,057 98
Georgia	27,000 00	66,042 60
New Mexico	10,700 00	4,951 36
Oregon	59,500 00	13,554 99
Virginia	50,650 00	56,177 05

\$312,864 72	\$267,419 12
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Business in New Jersey in 1900.

Fire risks written.....	\$16,055,750 00
Premiums received	111,001 17
Losses paid	77,076 41
Losses incurred	75,495 24
Amount at risk.....	22,546,443 00
Tornado risks written.....	159,760 00
Premiums received	589 81
Losses paid	7 75
Losses incurred	7 75
Amount at risk.....	122,160 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$5,157,615 07
Net premiums earned.....	\$4,133,507 04
Interest, etc., earned.....	821,575 66
<hr/>	
Total premiums and interest earned.....	\$4,955,082 70
Net losses incurred.....	\$2,622,525 00
Expenses incurred	1,460,221 74
<hr/>	
Total losses and expenses incurred.....	4,082,746 74
<hr/>	
Net gain for the year.....	\$872,335 96
Dividends incurred	720,000 00
<hr/>	
Increase in surplus for the year.....	152,335 96
<hr/>	
Surplus at end of year.....	\$5,309,951 03
Ratio of net losses incurred to net premiums earned, 63.44 per cent.	
Ratio of expenses incurred to net premiums earned, 35.32 per cent.	

AGRICULTURAL INSURANCE COMPANY.

WATERTOWN, N. Y.

Incorporated 1853.

Commenced business February, 1853.

A. H. SAWYER, *President*.W. H. STEVENS, *Secretary*.

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets, December 31, 1899..... \$2,129,722 73

Income During the Year.

Fire.

Gross cash premiums.....	\$1,500,351 72
Deduct re-insurance, &c.....	563,391 56

Net cash received for premiums.....	\$936,960 16
Rents from Company's property.....	4,365 81
Interest on mortgage loans.....	45,293 04
Interest on collateral loans.....	8,705 79
Interest on bonds and dividends on stocks.....	23,978 31
Interest from all other sources.....	4,944 59
Profit and loss.....	840 68

Total income..... \$1,025,088 38

Total \$3,154,811 11

Disbursements During the Year.

Fire.

Gross amount paid for losses.....	\$803,068 53
Deduct salvage and re-insurance..	235,625 08

Net amount paid for losses.....	\$567,443 45
Cash paid stockholders for interest or dividends (amount declared during the year, \$50,000) .	50,240 00
Commissions or brokerage to agents.....	179,246 12
Salaries and allowances to agents.....	5,708 86
Salaries, fees and all other charges of officers, \$19,441.67; clerks, \$45,512.91; other em- ployes, \$27,975.99.....	92,930 57
Taxes on premiums, \$31,719.10; on real estate, \$3,499.00; on other investments, \$47,792.27.	39,997 37
Insurance department fees and agents' licenses..	4,373 28
Municipal and State licenses.....	3,896 79
Advertising, printing and stationery.....	16,174 19
Legal expenses	346 50
Repairs and expenses on real estate.....	1,429 37
Furniture and fixtures.....	21 27
Miscellaneous expenses	73,525 32
Loss on sale or maturity of ledger assets.....	8,915 77
Profit and loss.....	2,393 54

Total disbursements 1,046,642 40

Balance December 31, 1900..... \$2,108,168 71

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$285,191 09
Mortgage loans on real estate, first liens.....	804,898 76
Loans secured by pledge of bonds, stocks or other collaterals	181,821 27
Book value of bonds, \$269,357.93; stocks, \$302,- 798.91	572,156 84
Cash in company's office.....	18,146 17
Cash deposited in bank.....	106,382 32
Bills receivable	3,402 87
Agents' debit balances.....	151,546 92
<hr/>	
Total	\$2,123,546 24
Deduct ledger liabilities.....	15,377 53
<hr/>	

Total net ledger assets as per balance..... \$2,108,168 71

Non-Ledger Assets.

Interest due and accrued on mortgages.....	27,286 71
Interest accrued on bonds and stocks.....	5,884 58
Interest due and accrued on collateral loans.....	8,536 16
Interest accrued on other assets.....	800 00
Rents accrued on company's property or lease.....	600 00
Market value of real estate over book value.....	52,723 91
Market value of bonds and stocks over book value.....	38,015 66
Due from other companies for re-insurance or losses paid....	1,225 01
<hr/>	

Gross assets \$2,243,240 74

Items Not Admitted.

Agents' debit balances, unsecured.....	\$1,062 02
Bills receivable	3,402 87
Depreciation from book values of above net led- ger assets, to bring same to market value....	20,239 50
<hr/>	

24,704 39

Total admitted assets..... \$2,218,536 35

Liabilities.

Losses adjusted and unpaid.....	\$22,535 94
Losses unadjusted and reported.....	64,463 00
Losses resisted	8,665 00
<hr/>	
Total	\$95,663 94
Deduct re-insurance thereon.....	6,245 00
<hr/>	

Net amount of unpaid losses..... \$89,418 94

FIRE AND FIRE-MARINE

Unearned premiums on fire risks, one year or less	\$357,664 50
Unearned premiums on fire risks, more than one year	727,912 36
Total unearned premiums.....	\$1,085,576 86
Total liabilities except capital.....	\$1,174,995 80
Paid-up capital	500,000 00
Surplus over capital.....	543,540 55
Total	\$2,218,536 35

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$251,852,800	\$2,189,247 00
Written or renewed in 1900.....	159,364,200	1,500,351 72
Total	\$411,217,000	\$3,689,598 72
Deduct risks expired and terminated.....	166,027,700	1,421,035 72
In force at the end of the year.....	\$245,189,300	\$2,268,563 00
Deduct amount re-insured.....	12,660,100	111,372 00
Net amount in force.....	\$232,529,200	\$2,157,191 00

General Interrogatories.

Losses incurred during the year (fire, \$566,076.00; tornado, \$4,354.00)	\$570,430 00
Company's stock owned by the directors at par value.....	93,250 00
Loaned to officers and directors.....	9,950 00
Loaned to stockholders, not officers.....	8,000 00

Amounts deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$11,800 00	\$16,588 00
Oregon	62,500 00	6,287 00
Virginia	25,110 00	26,502 00
	\$99,410 00	\$49,377 00

Business in New Jersey in 1900.

Fire risks written.....	\$3,247,300 00
Premiums received	24,403 00

Losses paid	\$34,737 00
Losses incurred	31,206 00
Amount at risk.....	6,530,200 00
Tornado risks written.....	29,500 00
Premiums received	85 00
Losses paid	10 00
Amount at risk.....	114,300 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$562,222 00
Net premiums earned.....	\$906,210 00
Interest, etc., earned.....	108,259 00
Total premiums and interest earned.....	\$1,014,469 00
Net losses incurred.....	\$570,430 00
Expenses incurred	412,721 00
Total losses and expenses incurred.....	983,151 00
Net gain for the year.....	\$31,318 00
Dividends incurred	50,000 00
Decrease in surplus for the year.....	18,682 00
Surplus at end of year.....	\$543,540 00
Ratio of net losses incurred to net premiums earned, 62.94 per cent.	
Ratio of expenses incurred to net premiums earned, 45.54 per cent.	

ALLEMANNA FIRE INSURANCE COMPANY,

PITTSBURG, PA.

Incorporated April 1, 1868.

Commenced business July 1, 1868.

WILLIAM STEINMEYER, *President.*G. W. HAMMER, *Secretary.*

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899 (corrected) . . \$490,232 04

FIRE AND FIRE-MARINE

Income During the Year.

	Fire.	
Gross cash premiums.....	\$410,664 91	
Deduct re-insurance, &c.....	88,049 32	
Net cash received for premiums.....		\$322,615 59
Rents from company's property.....		3,626 08
Interest on mortgage loans.....		19,950 73
Interest on collateral loans.....		711 78
Interest on bonds and dividends on stocks.....		1,880 56
Interest from all other sources.....		1,599 28
Profit on sale or maturity of ledger assets.....		759 60
Total income		\$351,143 62
Total		\$841,375 66

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$216,386 62	
Deduct salvage and re-insurance.....	30,158 97	
Net amount paid for losses.....		\$186,227 65
Cash paid stockholders for interest or dividends (amount declared during the year, \$16,000).....		16,000 00
Commissions or brokerage to agents.....		80,148 60
Salaries, fees and all other charges of officers, \$6,800.00; clerks, \$7,230.00; other employes, \$5,300.00		19,330 00
Taxes on premiums, \$2,633.35; on real estate, \$6,177.82; internal revenue, \$2,053.32.....		5,864 49
Insurance department fees and agents' licenses..		1,286 00
Municipal licenses, \$250.00; tax on franchise, \$684.00		934 00
Advertising, printing and stationery.....		4,411 16
Legal expenses		625 08
Repairs and expenses on real estate.....		1,344 47
Miscellaneous expenses		18,440 28
Adjustment expenses		2,956 50
Total disbursements		337,568 23
Balance December 31, 1900.....		\$503,807 43
Invested in the following:		

Ledger Assets.

Book value of real estate unincumbered.....	\$56,840 19
Mortgage loans on real estate, first liens.....	309,956 24
Loans secured by pledge of bonds, stocks or other collaterals	7,000 00
Book value of bonds, \$5,000.00; stocks, \$29,- 900.50	34,900 50
Cash in company's office.....	5,954 08
Cash deposited in bank.....	47,481 23
Bills receivable	1,601 98
Agents' debit balances.....	38,493 16
All other assets.....	1,580 05

Total net ledger assets as per balance..... \$503,807 43

Non-Ledger Assets.

Interest due and accrued on mortgages.....	6,747 40
Interest accrued on bonds and stocks.....	544 00
Interest accrued on collateral loans.....	205 00
Market value of real estate over book value.....	8,457 00
Market value of bonds and stocks over book value.....	23,259 50
Due from other companies for re-insurance on losses paid....	158 00
Cash on deposit with Philadelphia Underwriters.....	100 00

Gross assets \$543,278 33

Items Not Admitted.

Bills receivable	\$131 00
Book accounts	1,204 50

1,335 50

Total admitted assets..... \$541,942 83

Liabilities.

Losses adjusted and unpaid.....	\$7,901 69
Losses unadjusted and reported.....	27,811 59
Losses resisted	2,550 00

Total \$38,263 28

Deduct re-insurance thereon..... 2,375 00

Net amount of unpaid losses..... \$35,888 28

Unearned premiums on fire risks, one year or
less \$107,433 47

FIRE AND FIRE-MARINE

Unearned premiums on fire risks, more than one

year \$101,637 25

Total unearned premiums.....	\$209,070 72
Salaries, rent, taxes and miscellaneous expenses due and accrued.	177 92
Re-insurance premiums	990 91
Total liabilities except capital.....	\$246,127 83
Paid-up capital	200,000 00
Surplus over capital.....	95,815 00
Total	\$541,942 83

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$31,945,573	\$327,680 42
Written or renewed in 1900.....	37,388,137	410,664 91
Total	\$69,333,710	\$738,345 33
Deduct risks expired and terminated.....	31,544,161	313,719 32
In force at the end of the year.....	\$37,789,549	\$424,626 01
Deduct amount re-insured.....	4,215,392	49,499 92
Net amount in force.....	\$33,574,157	\$375,126 09

General Interrogatories.

Losses incurred during the year.....	\$194,171 72
Company's stock owned by the directors at par value.....	34,450 00
Loaned to officers and directors.....	5,000 00
Loaned to stockholders, not officers.....	7,250 00

Business in New Jersey in 1900.

Fire risks written.....	\$1,348,243 00
Premiums received	13,349 49
Losses paid	8,660 37
Losses incurred	8,659 29
Amount at risk.....	1,795,303 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$133,960 28
Net premiums earned.....	\$278,188 26
Interest, etc., earned.....	26,477 33
Total premiums and interest earned.....	\$304,665 59

Net losses incurred.....	\$194,171 72	
Expenses incurred	132,639 15	
	<hr/>	
Total losses and expenses incurred.....	\$326,810 87	
	<hr/>	
Net loss for the year.....	\$22,145 28	
Dividends incurred	16,000 00	
	<hr/>	
Decrease in surplus for the year.....	\$38,145 28	
	<hr/>	
Surplus at end of year.....	\$95,815 00	
Ratio of net losses incurred to net premiums earned, 69.79 per cent.		
Ratio of expenses incurred to net premiums earned, 47.67 per cent.		

AMERICAN INSURANCE COMPANY,

BOSTON, MASS.

Incorporated June 12, 1818.

Commenced business June 18, 1818.

FRANCIS PEABODY, *President.*HENRY S. BEAN, *Secretary.*

PAID-UP CAPITAL, \$300,000.

Balance of net ledger assets, December 31, 1899..... \$466,079 14

Income During the Year.

Fire.

Gross cash premiums.....	\$301,934 40	
Deduct re-insurance, &c.....	82,529 57	
	<hr/>	
Net cash received for premiums.....	\$219,404 83	
Interest on collateral loans.....	213 33	
Interest on bonds and dividends on stocks.....	20,751 65	
Interest from all other sources.....	650 15	
Profit and loss.....	820 26	
	<hr/>	
Total income.....	241,840 22	
	<hr/>	
Total	\$707,919 36	

Disbursements During the Year.

	Fire..	
Gross amount paid for losses....	\$163,615	74
Deduct salvage and re-insurance.	30,913	71
<hr/>		
Net amount paid for losses.....	\$132,702	03
Cash paid stockholders for interest or dividends (amount declared during the year, \$9,000).	9,000	00
Commissions or brokerage to agents.....	48,942	89
Salaries, fees and all other charges of officers, \$9,927.68; clerks, \$10,753.46	20,681	14
Taxes on premiums.....	3,768	86
Insurance department fees and agents' licenses..	1,609	88
Municipal licenses, \$393.21; tax on franchise, \$3,- 328.72	3,721	93
Advertising, printing and stationery.....	1,609	51
Miscellaneous expenses	16,649	55
Assessment on Globe National Bank stock.....	17,000	00
<hr/>		
Total disbursements	\$255,685	79
<hr/>		
Balance December 31, 1900.....	\$452,233	57
Invested in the following:		

Ledger Assets.

Book value of bonds, \$181,099.25; stocks, \$240,- 142.00	\$421,241	25
Cash in company's office.....	1,992	36
Cash deposited in bank.....	19,189	39
Agents' debit balances.....	9,810	57
<hr/>		
Total net ledger assets as per balance.....	\$452,233	57

Non-Ledger Assets.

Interest accrued on bonds and stocks.....	2,802	82
Market value of bonds and stocks over book value.....	132,625	25
Gross premiums in course of collection.....	\$24,758	14
Deduct cost of collection, commission, &c.....	4,586	75
<hr/>		
Net amount of uncollected premiums.....	20,171	39
<hr/>		
Gross assets	\$607,833	03

Liabilities.

Losses adjusted and unpaid.....	\$3,232	17
Losses unadjusted and reported.....	13,242	77
<hr/>		
Total	\$16,474	94

Deduct re-insurance thereon.....	\$3,064 78	
Net amount of unpaid losses.....		\$13,410 16
Unearned premiums on fire risks, one year or less	\$85,192 31	
Unearned premiums on fire risks, more than one year	84,115 60	
Total unearned premiums.....		169,307 91
Salaries, rent, taxes and miscellaneous expenses due and accrued		4,567 51
Return premiums		2,733 88
Re-insurance premiums		2,611 54
Total liabilities except capital.....		\$192,631 00
Paid-up capital		300,000 00
Surplus over capital.....		115,202 03
Total		\$607,833 03

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$34,448,693	\$368,704 93
Written or renewed in 1900.....	28,844,803	304,187 12
Total	\$63,293,496	\$672,892 05
Deduct risks expired and terminated.....	25,241,598	264,115 54
In force at the end of the year.....	\$38,051,898	\$408,776 51
Deduct amount re-insured.....	7,665,043	86,643 84
Net amount in force.....	\$30,386,855	\$322,132 67

General Interrogatories.

Losses incurred during the year.....	\$123,531 42
Company's stock owned by the directors at par value.....	39,700 00

Business in New Jersey in 1900.

Fire risks written.....	\$558,125 00
Premiums received	4,675 22
Losses paid	3,193 00
Losses incurred	4,189 09
Amount at risk.....	711,767 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$145,145 95
Net premiums earned.....	\$204,193 77
Deficiency in interest, etc., earned	2,926 77
Net premiums earned.....	\$201,267 00
Net losses incurred.....	\$123,531 42
Expenses incurred.....	98,679 50
Total losses and expenses incurred.....	222,210 92
Net loss for the year.....	\$20,943 92
Dividends incurred	9,000 00
Decrease in surplus for the year.....	29,943 92
Surplus at end of year.....	\$115,202 03
Ratio of net losses incurred to net premiums earned, 60.49 per cent.	
Ratio of expenses incurred to net premiums earned, 48.32 per cent.	

AMERICAN CENTRAL INSURANCE COMPANY.

ST. LOUIS, MO.

Incorporated February, 1853.

Commenced business February, 1853.

GEORGE T. CRAM, *President*.JOHN H. ADAMS, *Secretary*.

PAID-UP CAPITAL, \$600,000.

Balance of net ledger assets, December 31, 1899..... \$1,523,085 10

Income During the Year.

Fire.	
Gross cash premiums.....	\$1,096,272 52
Deduct re-insurance, &c.....	228,396 18
Net cash received for premiums.....	\$867,876 34
Rents from company's property (including \$5,000 for company's use of own building).....	16,982 59
Interest on bonds and dividends on stocks.....	58,527 42
Profit on sale or maturity of ledger assets.....	281 25

Profit and loss.....	\$4,650 00	
Total income		\$948,317 60
Total		\$2,471,402 70

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$605,720 39	
Deduct salvage and re-insurance..	102,317 21	
Net amount paid for losses.....		\$503,403 18
Cash paid stockholders for interest or dividends (amount declared during the year, \$60,000) ..		60,000 00
Commissions or brokerage to agents.....		157,753 68
Rents		5,000 00
Salaries, fees and all other charges of officers, \$19,500.00; clerks, \$23,686.12; other employes, \$30,800.00		73,986 12
Advertising		437 67
Taxes, licenses and fees.....		27,172 29
Miscellaneous expenses		114,226 35
Loss on sale or maturity of ledger assets.....		8,000 00
Total disbursements		\$949,979 29
Balance December 31, 1900.....		\$1,521,423 41

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$500,000 00
Mortgage loans on real estate, first liens.....	7,703 45
Loans secured by pledge of bonds, stocks or other collaterals	25,000 00
Book value of bonds, \$416,852.50; stocks, \$480,- 302.00	897,154 50
Cash in company's office.....	4,307 46
Cash deposited in bank.....	86,298 28
Bills receivable	959 72
Total net ledger assets as per balance.....	\$1,521,423 41

Non-Ledger Assets.

Market value of bonds and stocks over book value.....		\$363,005 50
Gross premiums in course of collection.....	\$135,137 84	
Deduct cost of collection, commission, &c.....	20,270 67	
Net amount of uncollected premiums.....		114,867 17
Gross assets		\$1,999,296 08

Liabilities.

Losses adjusted and unpaid.....	\$25,085 05	
Losses unadjusted and reported.....	38,750 00	
Losses resisted	7,850 00	
Total	\$71,685 05	
Deduct re-insurance thereon.....	10,998 67	
Net amount of unpaid losses.....		\$60,686 38
Unearned premiums on fire risks, one year or less	\$311,030 20	
Unearned premiums on fire risks, more than one year	401,687 43	
Total unearned premiums.....		712,717 63
Total liabilities except capital.....		\$773,404 01
Paid-up capital		600,000 00
Surplus over capital.....		625,892 07
Total		\$1,999,296 08

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$118,902,823	\$1,375,164 11
Written or renewed in 1900.....	97,121,715	1,102,885 61
Total	\$216,024,538	\$2,478,049 72
Deduct risks expired and terminated.....	77,393,794	959,172 52
In force at the end of the year.....	\$138,630,744	\$1,518,877 20
Deduct amount re-insured.....	7,735,185	96,885 61
Net amount in force.....	\$130,895,559	\$1,421,991 59

General Interrogatories.

Losses incurred during the year (fire, \$495,260.98; tornado, \$3,094.97)	\$498,355 95
Company's stock owned by the directors at par value.....	99,175 00
Loaned to officers and directors.....	25,000 00

Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
New Mexico	\$10,000 00	\$5,853 55
Oregon	56,500 00	3,181 41
	<hr/>	<hr/>
	\$66,500 00	\$9,034 96

Business in New Jersey in 1900.

Fire risks written	\$540,952 00
Premiums received	5,907 79
Losses paid	6,124 47
Losses incurred	11,741 05
Amount at risk	941,256 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$554,521 39
Net premiums earned.....	\$855,516 59
Interest, etc., earned.....	145,732 51
	<hr/>
Total premiums and interest earned.....	\$1,001,249 10
Net losses incurred.....	\$490,310 35
Expenses incurred	379,568 07
	<hr/>
Total losses and expenses incurred.....	869,878 42
	<hr/>
Net gain for the year.....	\$131,370 68
Dividends incurred	60,000 00
	<hr/>
Increase in surplus for the year.....	71,370 68
	<hr/>
Surplus at end of year.....	\$625,892 07
Ratio of net losses incurred to net premiums earned, 57.31 per cent.	
Ratio of expenses incurred to net premiums earned, 44.36 per cent.	

AMERICAN FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April 30, 1857.

Commenced business May 1, 1857.

GEORGE S. A. YOUNG, *President*.

WALTER S. ALLEY, *Secretary*.

PAID-UP CAPITAL, \$400,000.

Balance of net ledger assets, December 31, 1899..... \$1,192,897 79

Income During the Year.

Fire.

Gross cash premiums..... \$1,375,520 59

Deduct re-insurance, &c..... 433,832 96

Net cash received for premiums.....	\$941,687 63
Interest on mortgage loans.....	759 17
Interest on collateral loans.....	924 18
Interest on bonds and dividends on stocks.....	40,198 45
Interest from all other sources.....	834 09
Profit on sale or maturity of ledger assets.....	14,666 04

Total income..... 999,069 56

Total \$2,191,967 35

Disbursements During the Year.

Fire.

Gross amount paid for losses..... \$793,163 17

Deduct salvage and re-insurance.. 98,929 06

Net amount paid for losses.....	\$694,234 11
Commissions or brokerage to agents.....	195,664 30
Rents	8,093 57
Salaries, fees and all other charges of officers, \$18,094.72; clerks, \$29,445.86; other em- ployes, \$15,663.73.....	63,204 31
Taxes on premiums, \$14,919.35; on other invest- ments, \$10.00; internal revenue, \$4,792.77....	19,722 12
Insurance department fees and agents' licenses...	4,466 16
Municipal licenses, \$3,650.12; tax on franchise, \$1,248.06	4,898 18
Advertising, printing and stationery.....	8,104 05
Legal expenses.....	681 29
Furniture and fixtures.....	317 63
Miscellaneous expenses.....	37,333 62
Profit and loss.....	7,788 94

Total disbursements..... 1,044,508 28

Balance December 31, 1900..... \$1,147,459 07

Invested in the following:

Ledger Assets.

Book value of bonds, \$672,835.67; stocks, \$371,937.50	\$1,044,773 17
Cash in company's office.....	2,358 30
Cash deposited in bank.....	100,327 60

Total net ledger assets as per balance..... \$1,147,459 07

Non-Ledger Assets.

Interest accrued on bonds and stocks.....	2,295 83
Market value of bonds and stocks over book value.....	44,401 83
Gross premiums in course of collection.....	\$253,140 38
Deduct cost of collection, commission, &c.....	54,257 48

Net amount of uncollected premiums.....	198,882 90
Due from other companies for re-insurance on losses paid.....	30,932 01
Premiums more than three months due.....	\$666 00

Gross assets..... \$1,423,971 64

Liabilities.

Losses adjusted and unpaid.....	\$53,553 75
Losses unadjusted and reported.....	72,821 70
Losses resisted.....	1,342 68

Total	\$127,718 13
Deduct re-insurance thereon.....	27,931 29

Net amount of unpaid losses.....	\$99,786 84
Unearned premiums on fire risks, one year or less	\$381,634 85
Unearned premiums on fire risks, more than one year	222,720 64

Total unearned premiums.....	604,355 49
Return premiums.....	212 57
Re-insurance premiums.....	7,408 19

Total liabilities except capital.....	\$711,763 09
Paid-up capital.....	400,000 00
Surplus over capital.....	312,208 55

Total

\$1,423,971 64

FIRE AND FIRE-MARINE

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$156,985,845	\$1,174,662 55
Written or renewed in 1900.....	180,163,849	1,380,488 77
Total	\$337,149,694	\$2,555,151 32
Deduct risks expired and terminated.....	165,884,972	1,205,193 79
In force at the end of the year.....	\$171,264,722	\$1,349,957 53
Deduct amount re-insured.....	21,600,515	201,255 29
Net amount in force.....	\$149,664,207	\$1,148,702 24

General Interrogatories.

Losses incurred during the year.....		\$664,825 10
Company's stock owned by the directors at par value.....		13,000 00
Amounts deposited for the exclusive protection of policy holders in other States or Countries:		
State or Country.	Value of Deposits.	Liabilities.
Canada	\$105,000 00	\$28,296 65
Georgia	28,125 00	20,807 75
Virginia	20,600 00	14,418 02
	\$153,725 00	\$63,522 42

Business in New Jersey in 1900.

Fire risks written.....	\$3,132,521 00
Premiums received.....	28,840 59
Losses paid.....	38,389 71
Losses incurred.....	31,983 78
Amount at risk.....	2,506,016 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$331,840 21
Net premiums earned.....	\$892,489 62
Interest, etc., earned.....	94,945 85
Total premiums and interest earned.....	\$987,435 47
Net losses incurred.....	\$664,825 10
Expenses incurred.....	342,242 03
Total losses and expenses incurred.....	\$1,007,067 13
Net loss (decrease in surplus) for the year.....	19,631 66
Surplus at end of year.....	\$312,208 55
Ratio of net losses incurred to net premiums earned, 74.49 per cent.	
Ratio of expenses incurred to net premiums earned, 38.34 per cent.	

AMERICAN FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated February 28, 1810. Commenced business March 12, 1810.

THOMAS H. MONTGOMERY, *President*.RICHARD MARIS, *Secretary*.

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets, December 31, 1899..... \$2,599,075 65

Income During the Year.

	Fire.	
Gross cash premiums.....	\$1,697,384	16
Deduct re-insurance, &c.....	394,175	81
<hr/>		
Net cash received for premiums.....	\$1,303,208	35
Deposit premiums received on perpetual risks..	26,793	45
Rents from company's property (including \$6,- 000.00 for company's use of own buildings)..	8,854	00
Interest on mortgage loans.....	50,377	55
Interest on collateral loans.....	1,249	54
Interest on bonds and dividends on stocks....	39,344	29
Interest from all other sources.....	66	38
Income from all other sources.....	3,315	42
Profit on sale or maturity of ledger assets.....	500	00
<hr/>		
Total income	1,433,708	98
<hr/>		
Total	\$4,032,784	63

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$1,096,389	44
Deduct salvage and re-insurance..	108,651	20
<hr/>		
Net amount paid for losses.....	\$987,738	24
Deposit premiums returned.....	18,154	37
Cash paid stockholders for interest or dividends (amount declared during the year, \$35,000.00).	35,000	00
Commissions or brokerage to agents.....	294,989	85
Salaries and allowances to agents.....	68,200	00
Rents	6,000	00

Salaries, fees and all other charges of officers, \$20,000.00; clerks, \$28,100.00.....	\$48,100 00
Taxes on premiums, \$11,308.26; on real estate, \$2,359.98; internal revenue, \$8,905.05.....	22,573 29
Insurance department fees and agents' licenses..	21,286 91
Municipal licenses, \$1,908.78; tax on franchise, \$2,116.65	4,025 43
Advertising, printing and stationery.....	21,350 00
Legal expenses	1,000 00
Repairs and expenses on real estate.....	7,177 20
Furniture and fixtures.....	1,050 00
Miscellaneous expenses	68,297 30
Loss on sale or maturity of ledger assets.....	1,273 48
<hr/>	
Total disbursements	\$1,606,216 07
<hr/>	
Balance December 31, 1900.....	\$2,426,568 56
Invested in the following:	

Ledger Assets.

Book value of real estate unincumbered.....	\$404,379 50
Mortgage loans on real estate, first liens.....	936,475 55
Loans secured by pledge of bonds, stocks or other collaterals	3,800 00
Book value of bonds, \$734,847.28; stocks, \$37,- 937.50	772,784 78
Cash in company's office.....	9,310 51
Cash deposited in bank.....	139,098 29
Agents' debit balances.....	133,139 87
Interest and rents due.....	7,260 06
Ground rents, secured.....	20,320 00
<hr/>	
Total net ledger assets as per balance.....	\$2,426,568 56

Non-Ledger Assets.

Interest accrued on mortgages.....	15,248 74
Interest accrued on collateral loans.....	95 00
Rents accrued on company's property or lease.....	231 23
Market value of bonds and stocks over book value.....	34,925 47
<hr/>	
Gross assets	\$2,477,069 00

Liabilities.

Losses adjusted and unpaid.....	\$37,170 40
Losses unadjusted and reported.....	82,941 09
Losses resisted	5,991 55
<hr/>	
Amount of unpaid losses.....	\$126,103 04

Unearned premiums on fire risks, one year or less	\$519,250 96	
Unearned premiums on fire risks, more than one year	506,977 12	
		<hr/>
Total unearned premiums.....	\$1,026,228 08	
Amount reclaimable on perpetual fire policies.....	577,377 46	
		<hr/>
Total liabilities except capital.....	\$1,729,708 58	
Paid-up capital	500,000 00	
Surplus over capital.....	247,360 42	
		<hr/>
Total	\$2,477,069 00	

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$190,651,410	\$2,101,712 37
Written or renewed in 1900.....	198,369,667	1,697,384 16
		<hr/>
Total	\$389,021,077	\$3,799,096 53
Deduct risks expired and terminated.....	190,651,410	1,624,128 93
		<hr/>
In force at the end of the year.....	\$198,369,667	\$2,174,967 60
Deduct amount re-insured.....	10,956,468	124,111 50
		<hr/>
Net amount in force.....	\$187,413,199	\$2,050,856 10
Perpetual risks in force (not included above)..	23,182,810	631,964 81

General Interrogatories.

Losses incurred during the year.....	\$943,455 96
Company's stock owned by the directors at par value.....	17,800 00

Amounts deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Oregon	\$57,500 00	\$10,379 14

Business in New Jersey in 1900.

Fire risks written	\$4,699,052 00
Premiums received	48,481 98
Losses paid	30,250 97
Losses incurred	46,916 61
Amount at risk.....	5,168,959 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....		\$388,934 56
Net premiums earned.....	\$1,257,363 14	
Interest, etc., earned.....	108,981 43	
<hr/>		
Total premiums and interest earned.....	\$1,366,344 57	
Net losses incurred.....	\$943,455 96	
Expenses incurred	529,462 75	
<hr/>		
Total losses and expenses incurred.....	1,472,918 71	
<hr/>		
Net loss for the year.....	\$106,574 14	
Dividends incurred	35,000 00	
<hr/>		
Decrease in surplus for the year.....		141,574 14
<hr/>		
Surplus at end of year.....		\$247,360 42
Ratio of net losses incurred to net premiums earned, 75.03 per cent.		
Ratio of expenses incurred to net premiums earned, 42.10 per cent.		

ASSURANCE COMPANY OF AMERICA.

NEW YORK CITY.

Incorporated February 25, 1897.

Commenced business April 1, 1897.

ROBERT C. RATHBONE, *President.*R. BLEECKER RATHBONE, *Secretary.*

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$508,357 58

Income During the Year.

	Fire.	
Gross cash premiums.....	\$380,402 09	
Deduct re-insurance, &c.....	155,113 69	
<hr/>		
Net cash received for premiums.....	\$225,288 40	
Interest on bonds.....	13,670 38	
Interest from all other sources.....	234 44	
Profit on sale or maturity of ledger assets.....	3,960 66	
<hr/>		
Total income.....		243,153 88
<hr/>		
Total		\$751,511 46

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$243,527 37	\$461 09	
Deduct salvage and re-insurance ..	59,714 58	8 16	
Net am't paid for losses.	\$183,812 79	\$452 93	\$184,265 72
Cash paid stockholders for interest or dividends (amount declared during the year, \$24,000.00)			24,000 00
Commissions or brokerage to agents.....			71,686 34
Salaries, fees and all other charges of officers...			3,085 00
Taxes on premiums.....			5,100 43
Insurance department fees and agents' licenses..			1,118 82
Municipal licenses			100 00
Legal expenses			1,000 00
Miscellaneous expenses			1,845 92

Total disbursements	\$292,202 23
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Balance December 31, 1900.....	\$459,309 23
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Invested in the following:

Ledger Assets.

Book value of bonds.....	\$428,718 43
Cash in company's office.....	10 07
Cash deposited in bank.....	30,580 73

Total net ledger assets as per balance.....	\$459,309 23
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Non-Ledger Assets.

Interest accrued on bonds.....	805 48
Interest accrued on other assets.....	473 11
Market value of bonds over book value.....	5,587 72
Gross premiums in course of collection.....	\$53,256 00
Deduct cost of collection, commission, &c.....	11,231 17

Net amount of uncollected premiums.....	42,024 83
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Due from other companies for re-insurance on losses paid....	1,557 00
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Gross assets	\$509,757 37
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Liabilities.

Losses adjusted and unpaid.....	\$1,086 00
Losses unadjusted and reported.....	23,821 00
Losses resisted	250 00

Total	\$25,157 00
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FIRE AND FIRE-MARINE

Deduct re-insurance thereon.....	\$4,809 00	
Net amount of unpaid losses.....		\$20,348 00
Unearned premiums on fire risks, one year or less	\$109,434 70	
Unearned premiums on fire risks, more than one year	34,277 11	
Total unearned premiums.....		143,711 81
Return premiums		5,129 07
Re-insurance premiums		10,689 69
Total liabilities except capital.....		\$179,878 57
Paid-up capital		200,000 00
Surplus over capital.....		129,878 80
Total		\$509,757 37

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$29,582,105	\$284,335 58
Written or renewed in 1900.....	37,848,294	394,532 69
Total	\$67,430,399	\$678,868 27
Deduct risks expired and terminated.....	34,623,933	326,524 86
In force at the end of the year.....	\$32,806,466	\$352,343 41
Deduct amount re-insured.....	7,181,643	71,949 94
Net amount in force.....	\$25,624,823	\$280,393 47

General Interrogatories.

Losses incurred during the year (fire, \$157,654.79; marine and inland, \$662.93)	\$158,317 72
Company's stock owned by the directors at par value.....	78,600 00

Business in New Jersey in 1900.

Fire risks written.....	\$770,792 00
Premiums received	5,952 68
Losses paid	9,434 08
Losses incurred	9,335 58

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$168,597 46
Net premiums earned.....	\$206,373 32
Interest, etc., earned.....	22,813 00
Total premiums and interest earned.....	\$229,186 32

Net losses incurred.....	\$158,317 72	
Expenses incurred	85,587 26	
Total losses and expenses incurred.....	\$243,904 98	
Net loss for the year.....	\$14,718 66	
Dividends incurred	24,000 00	
Decrease in surplus for the year.....	\$38,718 66	
Surplus at end of year.....	\$129,878 80	
Ratio of net losses incurred to net premiums earned, 76.71 per cent.		
Ratio of expenses incurred to net premiums earned, 41.43 per cent.		

BOSTON INSURANCE COMPANY.

BOSTON, MASS.

Incorporated December 23, 1873. Commenced business January 20, 1874.

RANSOM B. FULLER, *President*. THOMAS H. LORD, *Secretary*.

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1899.. \$2,823,135 09
 Reduction to bring same to present ledger values. 107,796 72

\$2,715,338 37

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums.	\$852,345 49	\$1,063,425 97	
Deduct re-insurance, &c.	211,601 97	193,453 48	
Net cash received for premiums.	\$640,743 52	\$869,972 49	\$1,510,716 01
Rents from company's property.....			1,733 99
Interest on mortgage loans.....			39,258 53
Interest on collateral loans.....			375 00
Interest on bonds and dividends on stocks....			61,922 73
Interest from all other sources.....			6,986 62
Profit and loss.....			6,647 45

Total income 1,627,640 33

Total \$4,342,978 70

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid			
for losses.....	\$470,110 20	\$475,005 71	
Deduct salvage and re-insurance	91,427 19	95,959 10	
Net amount paid			
for losses.....	\$378,683 01	\$379,046 61	\$757,729 62
Cash paid stockholders for interest or dividends (amount declared during the year, \$100,000).			100,000 00
Commissions or brokerage to agents.....			222,390 36
Salaries and allowances to agents.....			13,342 15
Rents			12,400 86
Salaries, fees and all other charges of officers, \$57,999.75; clerks, \$37,636.63; other employes, \$16,864.83			112,501 21
Taxes on premiums, \$14,538.11; on real estate, \$304.69; internal revenue, \$7,443.90.....			22,286 70
Insurance department fees and agents' licenses..			6,168 70
Municipal licenses, \$3,084.39; tax on franchise, \$11,200.35			14,284 74
Advertising, printing and stationery.....			12,377 66
Legal expenses			1,638 76
Repairs and expenses on real estate			462 26
Furniture and fixtures.....			4,471 53
Miscellaneous expenses			45,137 00
Assessment on Globe National Bank stock....			15,000 00
Total disbursements			\$1,340,191 55
Balance December 31, 1900.....			\$3,002,787 15

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$20,000 00
Mortgage loans on real estate, first liens.....	1,035,850 00
Loans secured by pledge of bonds, stocks or other collaterals	15,000 00
Book value of bonds, \$432,000.53; stocks, \$1,096,- 049.29	1,528,049 82
Cash in company's office.....	15,091 29
Cash deposited in bank.....	284,343 85
Bills receivable	102,702 19
All other items	1,750 00
Total net ledger assets as per balance.....	\$3,002,787 15

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$5,864 26
Interest accrued on bonds and stocks.....	3,172 49
Interest due on collateral loans.....	375 00
Interest accrued on other assets.....	7 69
Market value of bonds and stocks over book value.....	161,022 23
Gross premiums in course of collection.....	\$252,503 31
Deduct cost of collection, commission, &c.....	28,462 36
<hr/>	
Net amount of uncollected premiums.....	224,040 95
Due from other companies for re-insurance on losses paid....	5,971 56
Premiums more than three months due.....	\$9,642 55
<hr/>	
Gross assets	\$3,403,241 33

Items Not Admitted.

Agents' debit balances, unsecured.....	\$35,373 52
Bills receivable	9,884 57
<hr/>	
	45,258 09
<hr/>	
Total admitted assets.....	\$3,357,983 24

Liabilities.

Losses adjusted and unpaid.....	\$17,758 18
Losses unadjusted, reported and resisted.....	158,238 76
<hr/>	
Total	\$175,996 94
Deduct re-insurance thereon.....	4,092 69
<hr/>	
Net amount of unpaid losses.....	\$171,904 25
Unearned premiums on fire risks, one year or less	\$224,388 61
Unearned premiums on fire risks, more than one year	212,061 82
Unearned premiums on marine and inland navigation risks	245,393 77
<hr/>	
Total unearned premiums.....	681,844 20
Re-insurance premiums	6,767 88
<hr/>	
Total liabilities except capital.....	\$860,516 33
Paid-up capital	1,000,000 00
Surplus over capital	1,497,466 91
<hr/>	
Total	\$3,357,983 24

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$65,354,380	\$662,239 92
Written or renewed in 1900.....	77,636,469	830,068 44
Total	\$142,990,849	\$1,492,308 36
Deduct risks expired and terminated.....	57,649,412	577,157 39
In force at the end of the year.....	\$85,341,437	\$915,150 97
Deduct amount re-insured.....	11,635,991	118,370 77
Net amount in force.....	\$73,705,446	\$796,780 20
	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$6,500,190	\$401,083 55
Written or renewed in 1900.....	163,376,724	1,116,152 76
Total	\$169,876,914	\$1,517,236 31
Deduct risks expired and terminated.....	163,274,015	1,091,082 07
In force at the end of the year.....	\$6,602,899	\$426,154 24
Deduct amount re-insured.....	394,828	22,692 26
Net amount in force.....	\$6,208,071	\$403,461 98

General Interrogatories.

Losses incurred during the year (fire, \$478,826.01; marine and inland, \$461,715.71).....	\$940,541 72
Company's stock owned by the directors at par value.....	74,400 00
Loaned to stockholders, not officers.....	6,500 00

Business in New Jersey in 1900.

Fire risks written.....	\$2,332,310 00
Premiums received	21,565 59
Losses paid	30,551 10
Losses incurred	30,629 64

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,219,757 62
Net premiums earned.....	\$1,405,267 47
Interest, etc., earned.....	199,046 59

Total premiums and interest earned..... \$1,604,314 06

Net losses incurred.....	\$753,155 43	
Expenses incurred	473,449 34	
	<hr/>	
Total losses and expenses incurred.....	\$1,226,604 77	
	<hr/>	
Net gain for the year.....	\$377,709 29	
Dividends incurred	100,000 00	
	<hr/>	
Increase in surplus for the year.....		\$277,709 29
		<hr/>
Surplus at end of year.....		\$1,497,466 91
Ratio of net losses incurred to net premiums earned, 53.59 per cent.		
Ratio of expenses incurred to net premiums earned, 33.69 per cent.		

BRITISH AMERICAN INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February, 1898. Commenced business February 10, 1898.

SILAS P. WOOD, *President*.JOSEPH M. BIGGERT, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$303,713 82

Income During the Year.

	Fire.	
Gross cash premiums.....	\$355,620 28	
Deduct re-insurance, &c.....	221,320 85	
	<hr/>	
Net cash received for premiums.....	\$134,299 43	
Interest on bonds.....	8,871 23	
Interest from all other sources.....	695 57	
Profit on sale or maturity of ledger assets.....	3,194 03	
Profit and loss.....	460 52	
	<hr/>	
Total income		147,520 78
		<hr/>
Total		\$451,234 60
S F & M		

Disbursements During the Year.

Fire.

Gross amount paid for losses....	\$139,050 46
Deduct salvage and re-insurance.	21,220 57

Net amount paid for losses.....	\$117,829 89
Commissions or brokerage to agents.....	42,958 98
Salaries, fees and all other charges of officers, \$1,500.00; clerks, \$1,020.41.....	3,420 41
Taxes on premiums, \$2,701.60; internal revenue, \$395.01	3,096 61
Insurance department fees and agents' licenses..	403 30
Advertising, printing and stationery.....	148 76
Legal expenses	20 00
Miscellaneous expenses	2,131 58

Total disbursements	\$170,009 53
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Balance December 31, 1900.....	\$281,225 07
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Invested in the following:

Ledger Assets.

Book value of bonds.....	\$212,875 00
Cash deposited in bank.....	58,631 80
Agents' debit balances.....	9,718 27

Total net ledger assets as per balance.....	\$281,225 07
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Non-Ledger Assets.

Interest accrued on bonds.....	583 33
Market value of bonds over book value.....	2,375 00
Due from other companies for re-insurance on losses paid....	530 69

Gross assets	\$284,714 09
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Liabilities.

Losses adjusted, unadjusted, reported and re- sisted	\$10,806 06
Deduct re-insurance thereon.....	1,519 75

Net amount of unpaid losses.....	\$9,286 31
Unearned premiums on fire risks, one year or less	\$24,722 22
Unearned premiums on fire risks, more than one year	13,768 00

Total unearned premiums.....	38,490 22
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Total liabilities except capital.....	\$47,776 53
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Paid-up capital	\$200,000 00
Surplus over capital.....	36,937 56
<hr/>	
Total	\$284,714 09

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$34,522,171	\$257,315 29
Written or renewed in 1900.....	24,122,433	293,265 87
<hr/>		
Total	\$58,644,604	\$550,581 16
Deduct risks expired and terminated.....	49,736,442	471,741 82
<hr/>		
In force at the end of the year.....	\$8,908,162	\$78,839 34
Deduct amount re-insured.....	973,936	9,875 24
<hr/>		
Net amount in force.....	\$7,934,226	\$68,964 10

General Interrogatories.

Losses incurred during the year.....	\$104,190 99
Company's stock owned by the directors at par value.....	180,000 00

Business in New Jersey in 1900.

Fire risks written.....	\$136,946 00
Premiums received	1,633 67
Losses paid	4,341 46
Losses incurred	4,986 86

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$30,067 27
Net premiums earned.....	\$147,966 24
Interest, etc., earned.....	14,883 22
<hr/>	
Total premiums and interest earned.....	\$162,849 46
Net losses incurred.....	\$104,190 99
Expenses incurred	51,788 18
<hr/>	
Total losses and expenses incurred.....	155,979 17
<hr/>	
Net gain (increase in surplus) for the year.....	6,870 29
<hr/>	
Surplus at end of year.....	\$36,937 56
Ratio of net losses incurred to net premiums earned, 70.41 per cent.	
Ratio of expenses incurred to net premiums earned, 34.32 per cent.	

BUCKS COUNTY CONTRIBUTIONSHIP INSURANCE COMPANY.

MORRISVILLE, PA.

Incorporated 1811.

Commenced business 1809.

JOHN WILDMAN, *President.*WILLIAM BALDERSTON, *Secretary.*

Balance of net ledger assets, December 31, 1899..... \$353,136 13

Income During the Year.

Gross cash received for fire premiums.....	\$2,747 47
Rents from company's property.....	745 13
Interest and dividends from all sources.....	17,745 07

Total income	21,237 67
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Total	\$374,373 80
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Disbursements During the Year.

Gross amount paid for losses.....	\$494 90
Deposit premiums returned.....	3,440 57
Cash distributions to members.....	5,760 36
Salaries, fees and miscellaneous expenses.....	3,644 47
Taxes, etc.....	1,029 06
Profit and loss.....	2,333 90

Total disbursements	16,703 26
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Balance December 31, 1900.....	\$357,670 54
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Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$9,223 29
Mortgage loans on real estate, first liens.....	255,641 00
Book value of bonds, \$27,535.00; stocks, \$45,525.00	73,060 00
Cash deposited in bank.....	7,946 25
Bills receivable	11,800 00

Total net ledger assets per balance.....	\$357,670 54
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Non-Ledger Assets.

Interest due and accrued on mortgages.....	3,890 24
Market value of bonds and stocks over book value.....	26,026 59

Gross assets	\$387,587 37
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Liabilities.

Premiums or deposit money of members.....	\$68,249 59
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Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$2,431,289	\$68,982 48
Written or renewed in 1900.....	262,189	8,489 40
 Total	 \$2,693,478	 \$77,471 88
Deduct risks expired and terminated.....	296,184	9,222 29
 In force at the end of the year.....	 \$2,397,294	 \$68,249 59

General Interrogatories.

Losses incurred during the year.....	\$494 90
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Business in New Jersey in 1900.

Fire risks written.....	\$133,665 00
Premiums received	4,125 00
Losses paid	466 17
Losses incurred	466 17

BUFFALO COMMERCIAL INSURANCE COMPANY.**BUFFALO, N. Y.**

Incorporated April 15, 1896.

Commenced business April 16, 1896.

JOHN G. WICKSER, *President.*GEORGE H. HOFHEINS, *Secretary.*

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899.....	\$322,772 92
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Income During the Year.

	Fire.	
Gross cash premiums.....	\$176,949 16	
Deduct re-insurance, &c.....	34,968 37	
 Net cash received for premiums.....	 \$141,980 79	
Interest on mortgage loans.....	6,078 60	
Interest on bonds.....	5,811 66	
 Total income	 	153,871 05
 Total	 	\$476,643 97

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$105,277 71	
Deduct salvage and re-insurance..	3,462 52	
Net amount paid for losses.....		\$101,815 19
Commissions or brokerage to agents.....		35,371 39
Rents		450 00
Salaries, fees and all other charges of officers, \$3,900.00; clerks, \$1,080.00; other employes, \$1,826.80		6,806 80
Taxes on premiums, \$2,375.13; on other invest- ments, \$216.37; internal revenue, \$925.03...		3,516 53
Insurance department fees and agents' licenses..		721 86
Municipal licenses, \$250.00; tax on franchise, \$173.99		423 99
Advertising, printing and stationery.....		579 76
Legal expenses		55 44
Furniture and fixtures		361 25
Miscellaneous expenses		4,417 76
Profit and loss.....		12 37
Total disbursements		\$154,532 34
Balance December 31, 1900.....		\$322,111 63

Invested in the following:

Ledger Assets.

Mortgage loans on real estate, first liens.....	\$118,900 00	
Book value of bonds.....	172,300 00	
Cash in company's office.....	1,361 16	
Cash deposited in bank.....	29,364 13	
Bills receivable	186 34	
Total net ledger assets as per balance.....		\$322,111 63

Non-Ledger Assets.

Interest due on mortgages.....		1,847 83
Interest accrued on bonds.....		277 08
Market value of bonds over book value.....		5,030 00
Gross premiums in course of collection.....	\$19,781 80	
Deduct cost of collection, commission, &c.....	4,945 40	
Net amount of uncollected premiums.....		14,836 40
Gross assets		\$344,102 94

Liabilities.

Losses adjusted and unpaid.....	\$479 77	
Losses unadjusted and reported.....	6,960 00	
Losses resisted	1,423 32	
		<hr/>
Amount of unpaid losses.....		\$8,863 09
Unearned premiums on fire risks, one year or less	\$55,731 32	
Unearned premiums on fire risks, more than one year	43,794 63	
		<hr/>
Total unearned premiums.....		99,525 95
		<hr/>
Total liabilities except capital.....		\$108,389 04
Paid-up capital		200,000 00
Surplus over capital.....		35,713 90
		<hr/>
Total		\$344,102 94

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$15,564,495	\$154,280 85
Written or renewed in 1900.....	17,005,146	181,249 00
		<hr/>
Total	\$32,569,641	\$335,529 85
Deduct risks expired and terminated	14,178,807	145,456 77
		<hr/>
In force at the end of the year.....	\$18,390,834	\$190,073 08
Deduct amount re-insured.....	523,703	3,900 18
		<hr/>
Net amount in force.....	\$17,867,131	\$186,172 90

General Interrogatories.

Losses incurred during the year.....	\$92,553 17
Company's stock owned by the directors at par value.....	48,500 00
Loaned to officers and directors.....	9,000 00
Loaned to stockholders, not officers.....	6,500 00

Business in New Jersey in 1900.

Fire risks written.....	\$238,871 00
Premiums received	1,388 70
Losses paid	1,540 15
Losses incurred	1,590 15
Amount at risk.....	172,630 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....		\$41,571 11
Net premiums earned.....	\$127,119 03	
Interest, etc., earned.....	13,354 72	
	<hr/>	
Total premiums and interest earned.....	\$140,473 75	
Net losses incurred.....	\$92,553 17	
Expenses incurred	53,777 79	
	<hr/>	
Total losses and expenses incurred.....	146,330 96	
	<hr/>	
Net loss (decrease in surplus) for the year.....		\$5,857 21
		<hr/>
Surplus at end of year.....		\$35,713 90
Ratio of net losses incurred to net premiums earned, 72.02 per cent.		
Ratio of expenses incurred to net premiums earned, 42.31 per cent.		

BUFFALO GERMAN INSURANCE COMPANY.

BUFFALO, N. Y.

Incorporated February 15, 1867. Commenced business February 16, 1867.

OLIVER J. EGGERT, *President*.CHARLES A. GEORGER, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$1,953,856 49

Income During the Year.

	Fire.	
Gross cash premiums.....	\$481,087 05	
Deduct re-insurance, &c.....	104,490 37	
	<hr/>	
Net cash received for premiums.....	\$376,596 68	
Rents from company's property (including \$2,000.00 for company's use of own build- ings)	20,950 50	
Interest on mortgage loans.....	24,588 58	
Interest on collateral loans.....	4,051 98	
Interest on bonds and dividends on stocks.....	31,876 99	
Interest from all other sources.....	3,227 68	

Income from all other sources.....	\$2,407 93	
Total income		\$463,700 34
Total		\$2,417,556 83

Disbursements During the Year.

Fire.

Gross amount paid for losses.....	\$266,557 70	
Deduct salvage and re-insurance.....	29,123 46	
Net amount paid for losses.....		\$237,434 24
Cash paid stockholders for interest or dividends (amount declared during the year, \$40,000.00)	40,000 00	
Commissions or brokerage to agents.....	96,277 91	
Rents	2,000 00	
Salaries, fees and all other charges of officers, \$10,900.00; clerks, \$16,525.84.....	27,425 84	
Taxes on premiums, \$7,134.11; on real estate, \$7,345.42; other taxes, \$3,871.57; internal revenue, \$2,444.38.....	20,795 48	
Insurance department fees and agents' licenses..	1,047 69	
Municipal licenses, \$620.48; tax on franchise, \$452.02	1,072 50	
Advertising, printing and stationery.....	2,762 62	
Legal expenses	713 37	
Repairs and expenses on real estate.....	5,637 35	
Miscellaneous expenses	17,575 68	
Premium on securities purchased, charged off...	3,194 83	
Profit and loss.....	460 86	
Total disbursements		456,398 37
Balance December 31, 1900.....		\$1,961,158 46

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$300,000 00	
Mortgage loans on real estate, first liens.....	456,860 00	
Loans secured by pledge of bonds, stocks or other collaterals	65,200 00	
Book value of bonds, \$929,186.29; stocks, \$45,000.00	974,186 29	
Cash in company's office.....	2,838 98	
Cash deposited in bank.....	161,073 19	
Bills receivable	1,000 00	
Total net ledger assets as per balance.....		\$1,961,158 46

Non-Ledger Assets.

Interest due on mortgages.....		\$6,639 88
Interest due and accrued on bonds and stocks.....		5,925 60
Interest due on collateral loans.....		195 00
Rents due on company's property or lease.....		2,918 76
Gross premiums in course of collection.....	\$51,894 22	
Deduct cost of collection, commission, &c.....	10,378 84	

Net amount of uncollected premiums.....	41,515 38
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Gross assets	\$2,018,353 08
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Liabilities.

Losses adjusted and unpaid.....	\$1,758 52
Losses unadjusted and reported.....	21,508 75
Losses resisted	5,168 91

Amount of unpaid losses.....	\$28,436 18
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Unearned premiums on fire risks, one year or less	\$117,389 52
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Unearned premiums on fire risks, more than one year	225,153 43
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Total unearned premiums.....	342,542 95
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Total liabilities except capital.....	\$370,979 13
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Paid-up capital	200,000 00
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Surplus over capital.....	1,447,373 95
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Total	\$2,018,353 08
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Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$65,789,211	\$626,586 19
Written or renewed in 1900.....	48,370,774	487,736 17

Total	\$114,159,985	\$1,114,322 36
Deduct risks expired and terminated.....	42,404,770	425,911 23

In force at the end of the year.....	\$71,755,215	\$688,411 13
Deduct amount re-insured.....	3,839,808	37,937 92

Net amount in force.....	\$67,915,407	\$650,473 21
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General Interrogatories.

Losses incurred during the year.....	\$236,917 56
Company's stock owned by the directors at par value.....	48,700 00
Loaned to officers and directors.....	93,000 00
Loaned to stockholders, not officers.....	11,000 00

Business in New Jersey in 1900.

Fire risks written.....	\$430,409 00
Premiums received	2,978 30
Losses paid	1,713 62
Losses incurred	1,726 49
Amount at risk.....	509,381 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,462,329 15
Net premiums earned.....	\$353,112 48
Interest, etc., earned.....	72,505 37
<hr/>	
Total premiums and interest earned.....	\$425,617 85
Net losses incurred.....	\$236,917 56
Expenses incurred	163,655 49
<hr/>	
Total losses and expenses incurred.....	400,573 05
<hr/>	
Net gain for the year.....	\$25,044 80
Dividends incurred	40,000 00
<hr/>	
Decrease in surplus for the year.....	14,955 20
<hr/>	
Surplus at end of year.....	\$1,447,373 95
Ratio of net losses incurred to net premiums earned, 67.09 per cent.	
Ratio of expenses incurred to net premiums earned, 46.34 per cent.	

CALEDONIAN-AMERICAN INSURANCE COMPANY.

NEW YORK CITY.

Incorporated December 24, 1897. Commenced business March 24, 1898.

CHARLES H. POST, *President.*N. A. McNEIL, *Secretary.*

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899.....	\$326,453 05
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Income During the Year.

Fire.

Gross cash premiums.....	\$152,380 08	
Deduct re-insurance, &c.....	46,544 91	
Net cash received for premiums.....	\$105,835 17	
Interest on bonds and dividends on stocks.....	11,125 00	
Total income		116,960 17
Total		\$443,413 22

Disbursements During the Year.

Fire.

Gross amount paid for losses.....	\$107,483 08	
Deduct salvage and re-insurance..	24,679 33	
Net amount paid for losses.....	\$82,803 75	
Commissions or brokerage to agents.....	24,976 90	
Rents	35 00	
Salaries, fees and all other charges of officers, \$2,500.00; other employes, \$126.71.....	2,626 71	
Taxes on premiums, \$1,880.19; internal revenue, \$590.04	2,470 23	
Insurance department fees and agents' licenses..	1,070 67	
Municipal licenses, \$520.74; tax on franchise, \$110.00	630 74	
Advertising, printing and stationery.....	597 40	
Miscellaneous expenses	1,854 70	
Total disbursements		117,066 10
Balance December 31, 1900.....		\$326,347 12

Invested in the following:

Ledger Assets.

Book value of bonds, \$243,822.36; stocks, \$74,- 760.25	\$318,582 61
Cash deposited in bank.....	10,295 25
Due from other companies for re-insurance on losses paid	43 58
Total	\$328,921 44
Deduct ledger liabilities.....	2,574 32
Total net ledger assets as per balance.....	\$326,347 12

Non-Ledger Assets.

Interest due and accrued on bonds and stocks.....	\$2,368 75
Market value of bonds and stocks over book value.....	13,392 39
Gross premiums in course of collection.....	\$27,863 71
Deduct cost of collection, commission, &c.....	6,687 29
Net amount of uncollected premiums.....	21,176 42
Premiums more than three months due.....	\$55 42
Gross assets	\$363,284 68

Liabilities.

Losses adjusted and unpaid.....	\$7,891 62
Losses unadjusted and reported.....	18,426 50
Losses resisted	1,250 00
Total	\$27,568 12
Deduct re-insurance thereon.....	11,129 28
Net amount of unpaid losses.....	\$16,438 84
Unearned premiums on fire risks, one year or less	\$43,569 08
Unearned premiums on fire risks, more than one year	30,707 80
Total unearned premiums.....	74,276 88
Total liabilities except capital.....	\$90,715 72
Paid-up capital	200,000 00
Surplus over capital.....	72,568 96
Total	\$363,284 68

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$13,635,613	\$122,351 53
Written or renewed in 1900.....	17,499,515	158,538 04
Total	\$31,135,128	\$280,889 57
Deduct risks expired and terminated.....	13,347,985	119,347 88
In force at the end of the year.....	\$17,787,143	\$161,541 69
Deduct amount re-insured.....	2,335,206	23,812 79
Net amount in force.....	\$15,451,937	\$137,728 90

FIRE AND FIRE-MARINE

General Interrogatories.

Losses incurred during the year.....	\$78,253 58
Company's stock owned by the directors at par value.....	4,500 00

Business in New Jersey, 1900.

Fire risks written.....	\$562,476 00
Premiums received	4,275 78
Losses paid	3,314 30
Losses incurred	3,919 79
Amount at risk.....	749,968 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$71,333 09
Net premiums earned.....	\$99,269 08
Interest, etc., earned.....	16,330 57

Total premiums and interest earned....	\$115,599 65
Net losses incurred.....	\$78,253 58
Expenses incurred	36,110 20

Total losses and expenses incurred..... 114,363 78

Net gain (increase in surplus) for the year..... 1,235 87

Surplus at end of year..... \$72,568 96
 Ratio of net losses incurred to net premiums earned, 78.83 per cent.
 Ratio of expenses incurred to net premiums earned, 36.38 per cent.

CAPITAL FIRE INSURANCE COMPANY.

CONCORD, N. H.

Incorporated March 10, 1886. Commenced business March 19, 1886.

LYMAN JACKMAN, *President.* CHARLES L. JACKMAN, *Secretary.*

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$364,676 13

Income During the Year.

	Fire.	
Gross cash premiums.....	\$343,736 46	
Deduct re-insurance, &c.....	124,813 64	
Net cash received for premiums.....		\$218,922 82
Rents from company's property.....		5,666 82
Interest on mortgage loans.....		5,336 95
Interest on bonds and dividends on stocks....		7,179 14
Interest from all other sources.....		77 84
Profit and loss.....		47 54
Total income		\$237,231 11
Total		\$601,907 24

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$227,493 75	
Deduct salvage and re-insurance.	71,260 68	
Net amount paid for losses.....		\$156,233 07
Cash paid stockholders for interest or dividends (amount declared during the year, \$8,000.00)		8,000 00
Commissions or brokerage to agents.....		51,727 38
Rents		700 12
Salaries, fees and all other charges of officers, \$2,650.00; clerks, \$3,255.71; other employees, \$5,725.51		11,631 22
Taxes on premiums, \$3,578.37; on real estate, \$1,258.35; internal revenue, \$1,164.52.....		6,001 24
Insurance department fees and agents' licenses.		856 50
Tax on franchise.....		2,000 00
Advertising, printing and stationery.....		1,321 56
Legal expenses		701 78
Repairs and expenses on real estate.....		799 75
Furniture and fixtures.....		102 25
Miscellaneous expenses		5,674 01
Loss on sale or maturity of ledger assets.....		28 64
Profit and loss.....		500 00
Total disbursements		246,277 52
Balance December 31, 1900.....		\$355,629 72
Invested in the following:		

Ledger Assets.

Book value of real estate unincumbered.....	\$92,586 07
Mortgage loans on real estate, first liens.....	89,619 80
Book value of bonds, \$127,107.50; stocks, \$26,- 316.10	153,423 60
Cash in company's office.....	3,023 20
Cash deposited in bank.....	21,977 05
Total	\$360,629 72

Borrowed money	5,000 00
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Total net ledger assets as per balance.....	\$355,629 72
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Non-Ledger Assets.

Interest due and accrued on mortgages.....	1,482 85
Interest accrued on bonds and stocks.....	839 59
Interest accrued on other assets.....	71 64
Rents due on company's property or lease.....	507 33
Market value of real estate over book value.....	10,289 33
Market value of bonds and stocks over book value.....	9,968 40
Gross premiums in course of collection.....	\$42,407 85
Deduct cost of collection, commission, &c....	7,141 97

Net amount of uncollected premiums.....	35,265 88
Due from other companies for re-insurance on losses paid....	129 53

Gross assets	\$414,184 27
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Liabilities.

Losses adjusted and unpaid.....	\$13,534 62
Losses unadjusted and reported.....	9,472 62

Total	\$23,007 24
Deduct re-insurance thereon.....	6,083 69

Net amount of unpaid losses.....	\$16,923 55
Unearned premiums on fire risks, one year or less	\$63,796 95
Unearned premiums on fire risks, more than one year	82,841 51

Total unearned premiums.....	146,638 46
Salaries, rent, taxes and miscellaneous expenses due and ac- crued	12,307 29
Return premiums	6,407 49
Re-insurance premiums	1,014 71

Total liabilities except capital.....	\$183,291 50
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Paid-up capital	\$200,000 00
Surplus over capital.....	30,892 77
Total	\$414,184 27

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$30,331,763	\$373,474 76
Written or renewed in 1900.....	29,179,147	340,293 15
Total	\$59,510,910	\$713,767 91
Deduct risks expired and terminated.....	26,554,494	339,054 74
In force at the end of the year.....	\$32,956,416	\$374,713 17
Deduct amount re-insured.....	5,536,126	94,707 66
Net amount in force.....	\$27,420,290	\$280,005 51

General Interrogatories.

Losses incurred during the year.....	\$158,989 71
Company's stock owned by the directors at par value.....	36,200 00

Business in New Jersey, 1900.

Fire risks written.....	\$359,377 25
Premiums received	2,279 16
Losses paid	359 43
Losses incurred	359 43

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$53,468 64
Net premiums earned.....	\$207,997 85
Interest, etc., earned.....	15,516 28
Total premiums and interest earned....	\$223,514 13
Net losses incurred.....	\$156,190 41
Expenses incurred	81,899 59
Total losses and expenses incurred.....	238,090 00
Net loss for the year.....	\$14,575 87
Dividends incurred	8,000 00
Decrease in surplus for the year.....	22,575 87
Surplus at end of year.....	\$30,892 77
Ratio of net losses incurred to net premiums earned, 75.09 per cent.	
Ratio of expenses incurred to net premiums earned, 39.37 per cent.	

CITIZENS' INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1836.

Commenced business April, 1837.

E. A. WALTON, *President*.F. M. PARKER, *Secretary*.

PAID-UP CAPITAL, \$300,000.

Balance of net ledger assets, December 31, 1899..... \$432,212 04

Income During the Year.

	Fire.	
Gross cash premiums.....	\$876,665 92	
Deduct re-insurance, &c.....	193,234 56	
Net cash received for premiums.....		\$683,431 36
Rents from company's property (including \$1,- 200.00 for company's use of own buildings)		5,311 66
Interest on mortgage loans.....		1,164 00
Interest on collateral loans.....		541 27
Interest on bonds and dividends on stocks....		15,820 00
Interest from all other sources.....		11 77
Profit on sale or maturity of ledger assets....		9,303 55
Tax refunded		2,000 00
Total income		717,583 61
Total		\$1,149,795 65

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$568,627 53	
Deduct salvage and re-insurance..	109,934 42	
Net amount paid for losses.....		\$458,693 11
Cash paid stockholders for interest or dividends (amount declared during the year, \$24,000)		23,989 30
Interest paid to scripholders.....		644 70
Commissions or brokerage to agents.....		162,088 67
Salaries and allowances to agents.....		2,400 00
Rents (including \$1,200.00 for company's use of own buildings)		8,946 16

Salaries, fees and all other charges of officers, .	
\$22,166.00; clerks, \$40,974.08; other employes,	
\$1,208.00	\$64,348 08
Taxes on premiums, \$6,730.48; on real estate,	
787.13; on other investments, \$106.09.....	7,623 70
Insurance department fees and agents' licenses	1,566 00
Municipal licenses	7 48
Advertising, printing and stationery.....	22,286 60
Legal expenses	200 00
Repairs and expenses on real estate.....	83 49
Furniture and fixtures.....	367 50
Miscellaneous expenses	3,887 85
<hr/>	
Total disbursements	\$757,132 64
<hr/>	
Balance December 31, 1900.....	\$392,663 01

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$58,517 46
Mortgage loans on real estate, first liens.....	20,300 00
Loans secured by pledge of bonds, stocks or	
other collaterals	15,000 00
Book value of bonds, \$178,412.50; stocks, \$89,-	
369.73	267,782 23
Cash in company's office.....	2,314 69
Cash deposited in bank.....	33,909 34
<hr/>	
Total	\$397,823 72
Deduct ledger liabilities.....	5,160 71
<hr/>	

Total net ledger assets as per balance..... \$392,663 01

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$371 50
Interest accrued on bonds and stocks.....	2,683 33
Interest accrued on collateral loans.....	150 00
Rents due on company's property or lease.....	2,680 00
Market value of real estate over book value.....	31,482 54
Market value of bonds and stocks over book value.....	183,167 77
Gross premiums in course of collection.....	\$175,062 26
Deduct cost of collection, commission, &c.....	28,362 50
<hr/>	
Net amount of uncollected premiums.....	146,699 76
Due from other companies for re-insurance on losses paid....	8,665 78
<hr/>	
Gross assets	\$768,563 69

Liabilities.

Losses adjusted and unpaid.....	\$15,504 89	
Losses unadjusted and reported.....	27,733 11	
Losses resisted	3,108 50	
<hr/>		
Total	\$46,346 50	
Deduct re-insurance thereon.....	14,196 50	
<hr/>		
Net amount of unpaid losses.....		\$32,150 00
Unearned premiums on fire risks, one year or less	\$135,565 18	
Unearned premiums on fire risks, more than one year	195,519 32	
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Total unearned premiums.....		331,984 50
Dividends to stockholders unpaid.....		416 20
Salaries, rent, taxes and miscellaneous expenses due and accrued		700 00
Return premiums		679 32
Re-insurance premiums		1,980 56
<hr/>		
Total liabilities except capital.....		\$367,010 58
Paid-up capital		300,000 00
Surplus over capital.....		101,553 11
<hr/>		
Total		\$768,563 69

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$86,588,321	\$637,259 07
Written or renewed in 1900.....	107,348,282	899,380 23
<hr/>		
Total	\$193,936,603	\$1,536,639 30
Deduct risks expired and terminated.....	109,886,713	844,821 30
<hr/>		
In force at the end of the year.....	\$84,049,890	\$691,818 00
Deduct amount re-insured.....	8,738,342	69,893 62
<hr/>		
Net amount in force.....	\$75,311,548	\$621,924 38

General Interrogatories.

Losses incurred during the year.....	\$452,700 44
Company's stock owned by the directors at par value.....	123,060 00
Loaned to stockholders, not officers.....	15,000 00

Business in New Jersey, 1900.

Fire risks written.....		\$5,090,320 00
Premiums received		37,843 91
Losses paid		35,003 52
Losses incurred		36,109 00
Amount at risk.....		5,102,461 00
Surplus at beginning of year.....		\$120,484 14
Net premiums earned.....	\$678,834 89	
Interest, etc., earned.....	60,316 98	
<hr/>		
Total premiums and interest earned.....	\$739,151 87	
Net losses incurred.....	\$452,700 44	
Expenses incurred	280,737 76	
Total losses and expenses incurred.....	733,438 20	
<hr/>		
Net gain for the year.....	\$5,713 67	
Dividends incurred	24,644 70	
Decrease in surplus for the year.....		18,931 03

Underwriting and Investment Exhibit for the Year 1900.

Surplus at end of year.....	\$101,553 11
Ratio of net losses incurred to net premiums earned, 66.69 per cent.	
Ratio of expenses incurred to net premiums earned, 41.31 per cent.	

CITIZENS' INSURANCE COMPANY.

PITTSBURG, PA.

Incorporated March 7, 1849.

Commenced business March, 1850.

J. R. SNIVELY, *President.*HOWARD WELCH, *Secretary.*

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets, December 31, 1899..... \$713,695 55

Income During the Year.

	Fire.	
Gross cash premiums.....	\$301,416 36	
Deduct re-insurance, &c.....	66,185 50	
<hr/>		
Net cash received for premiums.....	\$235,230 86	
Rents from company's property (including \$2,000 for company's use of own buildings)....	8,103 81	

FIRE AND FIRE-MARINE

Interest on mortgage loans.....	\$16,686 58	
Interest on collateral loans.....	3,209 90	
Interest on bonds and dividends on stocks.....	10,981 26	
Interest from all other sources.....	429 12	
		<hr/>
Total income		\$274,641 53
		<hr/>
Total		\$988,337 08

Disbursements During the Year.

Fire.		
Gross amount paid for losses....	\$202,975 97	
Deduct salvage and re-insurance..	25,237 86	
		<hr/>
Net amount paid for losses.....	\$177,738 11	
Cash paid stockholders for interest or dividends (amount declared during the year, \$30,000) ..	30,000 00	
Commissions or brokerage to agents.....	54,873 42	
Rents	2,000 00	
Salaries, fees and all other charges of officers, \$9,299.88; clerks, \$3,960.00; other employes, \$600.00	13,859 88	
Taxes on premiums, \$5,503.16; on real estate, \$2,447.30; on other investments, \$1,500.00...	9,450 45	
Insurance department fees and agents' licenses.	1,637 00	
Municipal licenses	314 50	
Advertising, printing and stationery.....	2,411 73	
Legal expenses	238 93	
Repairs and expenses on real estate.....	768 13	
Miscellaneous expenses	9,844 63	
Loss on sale or maturity of ledger assets.....	109 62	
		<hr/>
Total disbursements		303,246 40
		<hr/>
Balance December 31, 1900.....		\$685,090 68

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$85,358 39	
Mortgage loans on real estate, ² first liens.....	261,597 20	
Loans secured by pledge of bonds, stocks or other collaterals	63,800 00	
Book value of bonds, \$56,884.28; stocks, \$173,- 795.27	230,679 55	
Cash in company's office.....	2,919 54	
Cash deposited in bank.....	40,736 00	
		<hr/>
Total net ledger assets as per balance.....		\$685,090 68

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$4,034 18	
Interest due on collateral loans.....	337 44	
Rents due on company's property or lease.....	1,005 83	
Market value of real estate over book value.....	37,200 72	
Market value of bonds and stocks over book value.....	63,768 45	
Gross premiums in course of collection.....	\$25,805 12	
Deduct cost of collection, commission, &c.....	3,194 46	
Net amount of uncollected premiums.....	22,610 66	
Premiums more than three months due.....	\$2,436 92	
Gross assets	\$814,047 96	

Liabilities.

Losses adjusted and unpaid.....	\$11,027 63	
Losses unadjusted and reported.....	10,372 00	
Losses resisted	1,000 00	
Total	\$22,399 63	
Deduct re-insurance thereon.....	1,052 10	
Net amount of unpaid losses.....	\$21,347 53	
Unearned premiums on fire risks, one year or less	\$84,271 48	
Unearned premiums on fire risks, more than one year	97,594 51	
Total unearned premiums.....	181,865 99	
Salaries, rent, taxes and miscellaneous expenses due and accrued	7,737 48	
Return premiums	53 70	
Re-insurance premiums	403 28	
Total liabilities except capital.....	\$211,407 98	
Paid-up capital	500,000 00	
Surplus over capital.....	102,639 98	
Total	\$814,047 96	

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$31,215,390	\$351,965 54
Written or renewed in 1900.....	24,656,381	299,636 37
Total	\$55,871,771	\$651,601 91

Deduct risks expired and terminated.....	\$21,606,439	\$267,299 78
In force at the end of the year.....	\$34,265,332	\$384,302 13
Deduct amount re-insured.....	2,454,594	28,854 96
Net amount in force.....	\$31,810,738	\$355,447 17

General Interrogatories.

Losses incurred during the year.....	\$169,813 50
Company's stock owned by the directors at par value.....	64,600 00
Loaned to officers and directors.....	17,600 00
Loaned to stockholders, not officers.....	26,650 00

Business in New Jersey in 1900.

Fire risks written.....	\$418,175 00
Premiums received	5,853 20
Losses paid	3,440 36
Losses incurred	3,056 75

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$110,348 17
Net premiums earned.....	\$221,178 10
Interest, etc., earned.....	66,414 53
Total premiums and interest earned....	\$287,592 63
Net losses incurred.....	\$169,813 50
Expenses incurred	95,487 32
Total losses and expenses incurred.....	265,300 82
Net gain for the year.....	\$22,291 81
Dividends incurred	30,000 00
Decrease in surplus for the year.....	7,708 19

Surplus at end of year.....	\$102,639 98
Ratio of net losses incurred to net premiums earned, 76.77 per cent.	
Ratio of expenses incurred to net premiums earned, 43.17 per cent.	

COMMERCE INSURANCE COMPANY.

ALBANY, N. Y.

Incorporated June 1, 1859.

Commenced business June 1, 1859.

GARRET A. VAN ALLEN, *President*.E. DARWIN JENISON, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899.....	\$350,977 56
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Income During the Year.

	Fire.	
Gross cash premiums.....	\$144,678 94	
Deduct re-insurance, &c.....	19,900 12	
Net cash received for premiums.....		\$124,778 82
Rents from company's property.....		6,930 77
Interest on mortgage loans.....		1,136 47
Interest on collateral loans.....		501 23
Interest on bonds and dividends on stocks....		8,832 56
Profit on sale or maturity of ledger assets....		7,000 00
Total income		149,179 85
Total		\$500,157 41

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$75,383 49	
Deduct salvage and re-insurance..	4,034 60	
Net amount paid for losses.....		\$71,348 89
Cash paid stockholders for interest or dividends (amount declared during the year, \$16,- 000.00)		16,000 00
Commissions or brokerage to agents.....		28,133 71
Salaries, fees and all other charges of officers, \$5,960.00; clerks, \$4,402.46; other employes, \$2,107.00		12,469 46
Taxes on premiums, \$3,805.16; on real estate, \$293.27		4,098 43
Insurance department fees and agents' licenses.		1,064 57
Municipal licenses		191 28

Advertising, printing, maps and stationery.....	\$3,230 61	
Legal expenses	60 00	
Repairs and expenses on real estate.....	1,348 42	
Miscellaneous expenses	4,364 86	
Premium on bonds purchased, charged off....	3,375 00	
Profit and loss.....	8 88	
		<hr/>
Total disbursements		\$145,694 11

Balance December 31, 1900.....	\$354,463 30
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Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$79,000 00
Mortgage loans on real estate, first liens.....	39,400 00
Loans secured by pledge of bonds, stocks or other collaterals	6,900 00
Book value of bonds, \$185,000.00; stocks, \$20,- 000.00	205,000 00
Cash in company's office.....	1,054 94
Cash deposited in bank.....	13,098 97
Agents' debit balances.....	10,035 00
<hr/>	
Total	\$354,488 91

Ledger Liabilities.

Agents' credit balances.....	25 61
------------------------------	-------

Total net ledger assets as per balance.....	\$354,463 30
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Non-Ledger Assets.

Interest accrued on bonds and stocks.....	150 00
Rents accrued on company's property or lease.....	1,112 83
Market value of bonds and stocks over book value.....	49,500 00
Gross premiums in course of collection.....	\$755 39
Deduct cost of collection, commission, &c.....	285 31

Net amount of uncollected premiums.....	470 08
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Gross assets	\$405,696 21
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Liabilities.

Losses adjusted and unpaid.....	\$1,350 00
Losses unadjusted and reported.....	5,900 00
Losses resisted	2,750 00

Total	\$10,000 00
-------------	-------------

Deduct re-insurance thereon.....	\$300 00	
Net amount of unpaid losses.....		\$9,700 00
Unearned premiums on fire risks, one year or less	\$46,623 93	
Unearned premiums on fire risks, more than one year	40,772 38	
Total unearned premiums.....		87,396 31
Revenue stamps and postage.....		1 66
Return premiums		74 35
Total liabilities except capital.....		\$97,172 32
Paid-up capital		200,000 00
Surplus over capital.....		108,523 89
Total		\$405,696 21

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$17,068,448	\$166,618 33
Written or renewed in 1900.....	13,705,565	144,527 21
Total	\$30,774,013	\$311,145 54
Deduct risks expired and terminated.....	13,020,260	126,719 59
In force at the end of the year.....	\$17,753,753	\$184,425 95
Deduct amount re-insured.....	960,761	9,017 57
Net amount in force.....	\$16,792,992	\$175,408 38

General Interrogatories.

Losses incurred during the year.....	\$67,849 50
Company's stock owned by the directors at par value.....	65,100 00
Loaned to stockholders, not officers.....	400 00

Business in New Jersey in 1900.

Fire risks written.....	\$362,755 00
Premiums received	4,414 06
Losses paid	639 65
Losses incurred	556 80
Amount at risk.....	470,950 00

FIRE AND FIRE-MARINE

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....		\$108,692 01
Net premiums earned.....	\$116,919 96	
Interest, etc., earned.....	12,961 37	
<hr/>		
Total premiums and interest earned.....	\$129,881 33	
Net losses incurred.....	\$66,958 89	
Expenses incurred	47,090 56	
<hr/>		
Total losses and expenses incurred.....	114,049 45	
<hr/>		
Net gain for the year.....	\$15,831 88	
Dividends incurred	16,000 00	
<hr/>		
Decrease in surplus for the year.....		168 12
<hr/>		
Surplus at end of year.....		\$108,523 89
Ratio of net losses incurred to net premiums earned, 57.26 per cent.		
Ratio of expenses incurred to net premiums earned, 40.27 per cent.		

COMMERCIAL UNION FIRE INSURANCE COMPANY OF NEW YORK.

NEW YORK CITY.

Incorporated October 30, 1890.

Commenced business April 1, 1891.

A. H. WRAY, *President*.C. J. HOLMAN, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$292,277 85

Income During the Year.

		Fire.
Gross cash premiums.....	\$250,006 43	
Deduct re-insurance, &c.....	134,719 82	
<hr/>		
Net cash received for premiums.....	\$115,286 61	
Interest on bonds and dividends on stocks.....	8,762 29	
<hr/>		
Total income		124,048 90
<hr/>		
Total		\$416,326 75

Disbursements During the Year.

Fire.

Gross amount paid for losses....	\$149,683 49	
Deduct salvage and re-insurance.	62,538 48	
<hr/>		
Net amount paid for losses.....	\$87,145 01	
Cash paid stockholders for interest or dividends (amount declared during the year, \$10,000)	10,000 00	
Commissions or brokerage to agents.....	23,753 87	
Salaries, fees and all other charges of officers, \$1,000.00; clerks, \$2,116.66; other employes, \$669.92	3,786 58	
Taxes on premiums, \$2,754.31; internal revenue, \$1,118.64	3,872 95	
Insurance department fees and agents' licenses.	1,052 09	
Municipal licenses	245 00	
Advertising, printing and stationery.....	804 79	
Miscellaneous expenses	2,269 80	
Reduction in book value of bonds.....	640 00	
<hr/>		
Total disbursements	\$133,570 09	
<hr/>		
Balance December 31, 1900.....	\$282,756 66	

Invested in the following:

Ledger Assets.

Book value of bonds, \$260,247.50; stocks, \$16,- 112.50	\$276,360 00	
Cash in company's office.....	373 56	
Cash deposited in bank.....	17,132 18	
<hr/>		
Total	\$293,865 74	
Deduct ledger liabilities.....	11,109 08	
<hr/>		
Total net ledger assets as per balance.....	\$282,756 66	

Non-Ledger Assets.

Interest accrued on bonds and stocks.....	1,722 08	
Market value of bonds and stocks over book value.....	3,192 50	
Gross premiums in course of collection.....	\$44,637 85	
Deduct cost of collection, commission, &c....	5,427 33	
<hr/>		
Net amount of uncollected premiums.....	39,210 52	
Premiums more than three months due.....	\$1,331 50	
<hr/>		
Gross assets	\$326,881 76	

FIRE AND FIRE-MARINE

Liabilities.

Losses adjusted and unpaid.....	\$21,058 00	
Losses unadjusted and reported.....	10,700 00	
Losses resisted	5,200 00	
	<hr/>	
Total	\$36,958 00	
Deduct re-insurance thereon.....	14,675 00	
	<hr/>	
Net amount of unpaid losses.....		\$22,283 00
Unearned premiums on fire risks, one year or less	\$58,358 39	
Unearned premiums on fire risks, more than one year	22,290 42	
	<hr/>	
Total unearned premiums.....		80,648 81
Return premiums		718 18
	<hr/>	
Total liabilities except capital.....		\$103,649 99
Paid-up capital		200,000 00
Surplus over capital.....		23,231 77
	<hr/>	
Total		\$326,881 76

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$23,411,141	\$242,839 82
Written or renewed in 1900.....	27,350,365	263,390 80
	<hr/>	
Total	\$52,761,506	\$506,230 62
Deduct risks expired and terminated.....	26,514,569	250,386 08
	<hr/>	
In force at the end of the year.....	\$26,246,937	\$255,844 54
Deduct amount re-insured.....	10,643,218	95,391 93
	<hr/>	
Net amount in force.....	\$15,603,719	\$160,452 61

General Interrogatories.

Losses incurred during the year.....	\$90,524 01
Company's stock owned by the directors at par value.....	7,500 00

Business in New Jersey in 1900.

Fire risks written.....	\$2,067,317 00
Premiums received	17,880 71
Losses paid	8,748 36
Losses incurred	7,848 36
Amount at risk.....	2,780,118 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....		\$21,577 37
Net premiums earned.....	\$128,294 71	
Interest, etc., earned.....	11,386 61	
	<hr/>	
Total premiums and interest earned.....		\$139,681 32
Net losses incurred	\$90,524 01	
Expenses incurred	37,502 91	
	<hr/>	
Total losses and expenses incurred.....		128,026 92
	<hr/>	
Net gain for the year.....	\$11,654 40	
Dividends incurred	10,000 00	
	<hr/>	
Increase in surplus for the year.....		1,654 40
	<hr/>	
Surplus at end of year.....		\$23,231 77
Ratio of net losses incurred to net premiums earned, 70.55 per cent.		
Ratio of expenses incurred to net premiums earned, 29.23 per cent.		

CONCORDIA FIRE INSURANCE COMPANY OF MILWAUKEE.

MILWAUKEE, WIS.

Incorporated March 7, 1870.

Commenced business March 22, 1870.

GEORGE BRUMBER, *President*.FRANK DAMKOEHLER, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$798,529 13

Income During the Year.

	Fire.	
Gross cash premiums.....	\$938,302 91	
Deduct re-insurance, &c.....	277,748 75	
	<hr/>	
Net cash received for premiums.....		\$660,554 16
Rents from company's property.....		1,132 83
Interest on mortgage loans.....		21,910 83
Interest on bonds.....		13,820 00
	<hr/>	
Total income		697,417 82
	<hr/>	
Total		\$1,495,946 95

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$455,649 11	
Deduct salvage and re-insurance..	91,478 69	
Net amount paid for losses.....	\$364,170 42	
Cash paid stockholders for interest or dividends (amount declared during the year, \$20,000) ..	20,000 00	
Commissions or brokerage to agents.....	174,514 92	
Rents	2,370 00	
Salaries, fees and all other charges of officers, \$5,034.50; clerks, \$29,249.00.....	34,283 50	
Taxes on premiums, \$18,771.59; on real estate, \$205.39	18,976 98	
Insurance department fees and agents' licenses..	3,962 37	
Municipal licenses	929 05	
Advertising, printing and stationery.....	14,284 72	
Legal expenses	1,294 55	
Repairs and expenses on real estate.....	323 98	
Furniture and fixtures.....	214 25	
Miscellaneous expenses	37,432 67	
Total disbursements	\$672,757 41	
Balance December 31, 1900.....	\$823,189 54	

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$16,492 04	
Mortgage loans on real estate, first liens.....	459,730 00	
Book value of bonds.....	292,738 79	
Cash in company's office.....	166 34	
Cash deposited in bank.....	54,062 37	
Total net ledger assets as per balance.....	\$823,189 54	

Non-Ledger Assets.

Interest due and accrued on mortgages.....	8,533 31	
Interest due and accrued on bonds.....	5,294 58	
Market value of real estate over book value.....	507 96	
Gross premiums in course of collection.....	\$124,086 34	
Deduct cost of collection, commission, &c.....	28,369 43	

Net amount of uncollected premiums.....	95,716 91
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Gross assets	\$933,242 30
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Items Not Admitted.

Depreciation from book value of bonds to bring same to market value	\$4,750 26
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Total admitted assets.....	\$928,492 04
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Liabilities.

Losses adjusted and unpaid.....	\$17,515 34
Losses unadjusted and reported.....	23,677 60
Losses resisted	9,415 00

Total	\$50,607 94
Deduct re-insurance thereon.....	18,412 43

Net amount of unpaid losses.....	\$32,195 51
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Unearned premiums on fire risks, one year or less	\$174,499 66
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Unearned premiums on fire risks, more than one year	361,825 55
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Total unearned premiums.....	536,325 21
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Total liabilities except capital.....	\$568,520 72
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Paid-up capital	200,000 00
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Surplus over capital.....	159,971 32
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Total	\$928,492 04
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Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$95,256,234	\$1,036,212 54
Written or renewed in 1900.....	86,075,501	940,577 15

Total	\$181,331,735	\$1,976,789 69
Deduct risks expired and terminated.....	66,016,524	731,929 97

In force at the end of the year.....	\$115,315,211	\$1,244,859 72
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Deduct amount re-insured.....	17,802,702	205,586 56
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Net amount in force.....	\$97,512,509	\$1,039,273 16
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General Interrogatories.

Losses incurred during the year.....	\$348,413 04
Company's stock owned by the directors at par value.....	105,100 00
Loaned to officers and directors.....	5,000 00
Loaned to stockholders, not officers.....	1,800 00

FIRE AND FIRE-MARINE

Business in New Jersey in 1900.

Fire risks written	\$1,787,999 00
Premiums received	9,566 88
Losses paid	4,640 88
Losses incurred	6,155 74

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$183,967 43
Net premiums earned.....	\$595,510 54
Interest, etc., earned.....	36,520 96
<hr/>	
Total premiums and interest earned.....	\$632,031 50
Net losses incurred.....	\$348,413 04
Expenses incurred	287,614 57
<hr/>	
Total losses and expenses incurred.....	636,027 61
<hr/>	
Net loss for the year.....	\$3,996 11
Dividends incurred	20,000 00
<hr/>	
Decrease in surplus for the year.....	23,996 11
<hr/>	
Surplus at end of year.....	\$159,971 32
Ratio of net losses incurred to net premiums earned, 58.54 per cent.	
Ratio of expenses incurred to net premiums earned, 48.29 per cent.	

CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1850.

Commenced business July, 1850.

J. D. BOWNE, *President.*CHARLES R. BURT, *Secretary.*

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1899..... \$3,679,053 07

Income During the Year.

Fire.	
Gross cash premiums.....	\$2,408,402 19
Deduct re-insurance, &c.....	352,763 65
<hr/>	
Net cash received for premiums.....	\$2,055,638 54

Interest on mortgage loans.....	\$53,440 55	
Interest on collateral loans.....	1,446 26	
Interest on bonds and dividends on stocks, and from all other sources.....	99,204 23	
Profit on sale or maturity of ledger assets.....	36,301 09	
		<hr/>
Total income	\$2,246,030 67	
		<hr/>
Total	\$5,925,083 74	

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$1,209,572 96	
Deduct salvage and re-insurance..	57,531 12	
		<hr/>
Net amount paid for losses.....	\$1,152,041 84	
Cash paid stockholders for interest or dividends (amount declared during the year, \$100,000) ..	100,000 00	
Commissions or brokerage to agents.....	386,553 75	
Rents	9,375 04	
Salaries, fees and all other charges of officers, clerks, and other employes.....	169,084 07	
Taxes on premiums.....	56,774 44	
Insurance department fees and agents' licenses..	11,568 99	
Municipal licenses	5,390 17	
Advertising, printing, stationery, legal and mis- cellaneous expenses	147,665 58	
		<hr/>
Total disbursements	2,038,453 88	
		<hr/>
Balance December 31, 1900.....	\$3,886,629 86	
Invested in the following:		

Ledger Assets.

Book value of real estate unincumbered.....	\$211,200 00	
Mortgage loans on real estate, first liens.....	1,173,650 00	
Book value of bonds, \$1,692,818.76; stocks, \$396,- 177.97	2,088,996 73	
Cash in company's office.....	443 04	
Cash deposited in bank.....	278,135 72	
Bills receivable	46,095 19	
Agents' debit balances.....	88,109 18	
		<hr/>
Total net ledger assets as per balance.....	\$3,886,629 86	

Non-Ledger Assets.

Market value of bonds and stocks over book value.....	\$110,065	27
Gross premiums in course of collection.....	\$146,500	00
Deduct cost of collection, commission, &c.....	61,300	00
	<hr/>	
Net amount of uncollected premiums.....	85,200	00
	<hr/>	
Gross assets	\$4,081,895	13

Liabilities.

Losses adjusted and unpaid.....	\$59,391	49
Losses unadjusted and reported.....	126,301	05
Losses resisted	19,046	13
	<hr/>	
Total	\$2,047,738	67
Deduct re-insurance thereon.....	13,868	05
	<hr/>	
Net amount of unpaid losses.....	\$190,870	62
Unearned premiums on fire risks, one year or less	\$632,466	60
Unearned premiums on fire risks, more than one year	1,165,896	90
	<hr/>	
Total unearned premiums.....	1,798,363	50
	<hr/>	
Total liabilities except capital.....	\$1,989,234	12
Paid-up capital	1,000,000	00
Surplus over capital.....	1,092,661	01
	<hr/>	
Total	\$4,081,895	13

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$276,696,254	\$3,226,884 41
Written or renewed in 1900.....	206,600,395	2,399,742 80
	<hr/>	
Total	\$483,296,649	\$5,626,627 21
Deduct risks expired and terminated.....	171,896,612	2,022,715 87
	<hr/>	
In force at the end of the year.....	\$311,400,037	\$3,603,911 34
Deduct amount re-insured.....	14,547,330	183,795 79
	<hr/>	
Net amount in force.....	\$296,852,707	\$3,420,115 55

General Interrogatories.

Losses incurred during the year.....	\$1,142,197 56
Company's stock owned by the directors at par value.....	28,900 00
Amounts deposited for the exclusive protection of policyholders in other States or countries:	

State or Country.	Value of Deposits.	Liabilities.
Canada	\$101,000 00	\$46,517 00
Georgia	11,500 00	8,001 00
Oregon	55,990 00	22,266 00
	<hr/>	
	\$168,490 00	\$76,784 00

Business in New Jersey in 1900.

Fire risks written	\$6,825,900 00
Premiums received	52,229 10
Losses paid	33,615 74
Losses incurred	27,343 54

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,068,839 71
Net premiums earned.....	\$1,863,772 18
Interest, etc., earned.....	193,458 72

Total premiums and interest earned.....	\$2,057,230 90
Net losses incurred.....	\$1,142,197 56
Expenses incurred	791,212 04

Total losses and expenses incurred.....	\$1,933,409 60
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Net gain for the year.....	\$123,821 30
Dividends incurred	100,000 00

Increase in surplus for the year.....	23,821 30
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Surplus at end of year.....	\$1,092,661 01
Ratio of net losses incurred to net premiums earned, 61.28 per cent.	
Ratio of expenses incurred to net premiums earned, 42.45 per cent.	

CONTINENTAL INSURANCE COMPANY.

NEW YORK CITY.

Incorporated November, 1852. Commenced business January, 1853.

F. C. MOORE, *President.*EDWARD LANNING, *Secretary.*

FIRE AND FIRE-MARINE

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1899..... \$8,709,143 99

Income During the Year.

	Fire.	
Gross cash premiums.....	\$4,929,695	41
Deduct re-insurance, &c.....	635,164	43
<hr/>		
Net cash received for premiums.....	\$4,294,530	98
Rents from company's property.....	68,810	56
Interest on mortgage loans.....	3,769	14
Interest on bonds and dividends on stocks.....	329,437	60
Interest from all other sources.....	17,681	35
Profit on sale or maturity of ledger assets.....	405,180	05
<hr/>		
Total income	5,119,409	68
<hr/>		
Total	\$13,828,553	67

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$2,357,305	30
Deduct salvage and re-insurance..	137,005	99
<hr/>		
Net amount paid for losses.....	\$2,220,299	31
Cash paid stockholders for interest or dividends (amount declared during the year, \$250,000).....	250,000	00
Scrip redeemed in cash and interest thereon....	21	90
Commissions or brokerage to agents.....	880,650	39
Rents	7,655	00
Salaries, fees and all other charges of officers, \$71,748.12; clerks, \$158,103.50; other em- ployes, \$87,426.58	317,278	20
Taxes on premiums, \$111,254.24; on real estate, \$14,928.43	126,182	67
Insurance department fees and agents' licenses..	10,496	00
Municipal licenses, \$8,666.47; tax on franchise, \$1,440.00	10,106	47
Advertising, printing and stationery.....	38,945	17
Legal expenses	5,043	63
Repairs and expenses on real estate.....	31,680	84
Furniture and fixtures.....	1,994	61
Miscellaneous expenses	191,177	66
<hr/>		
Total disbursements	4,091,531	85
<hr/>		
Balance December 31, 1900.....	\$9,737,021	82

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$1,106,250 00
Mortgage loans on real estate, first liens.....	60,210 00
Book value of bonds, \$2,423,923.75; stocks, \$5,- 508,224.24	7,932,147 99
Cash in company's office.....	2,304 01
Cash deposited in bank.....	636,109 82

Total net ledger assets as per balance..... \$9,737,021 82

Non-Ledger Assets.

Interest accrued on mortgages.....	819 28
Interest accrued on bonds and stocks.....	66,696 66
Interest accrued on other assets.....	725 12
Rents accrued on company's property or lease.....	1,614 00
Market value of bonds and stocks over book value.....	153,732 01
Gross premiums in course of collection.....	\$740,662 58
Deduct cost of collection, commission, &c.....	63,000 00

Net amount of uncollected premiums..... 677,662 58

Premiums more than three months due..... \$328,602 32

Gross assets \$10,638,271 47

Liabilities.

Losses unadjusted and reported.....	\$349,335 64
Losses resisted	40,815 00

Total \$390,150 64

Deduct re-insurance thereon..... 18,483 89

Net amount of unpaid losses..... \$371,666 75

Unearned premiums on fire risks, one year or
less

\$1,308,553 34

Unearned premiums on fire risks, more than one
year

2,963,564 18

Total unearned premiums..... \$4,272,117 52

Principal unpaid on scrip ordered redeemed..... 28,480 00

Interest due and accrued remaining unpaid..... 6,089 34

Salaries, rent, taxes and miscellaneous expenses due and ac-
crued

15,000 00

Commissions and brokerage on premiums paid..... 120,828 56

Re-insurance premiums 13,550 00

Reserved for contingencies..... 300,000 00

Total liabilities except capital..... \$5,127,732 17

FIRE AND FIRE-MARINE

Paid-up capital	\$1,000,000 00
Surplus over capital	4,510,539 30
Total	<u>\$10,638,271 47</u>

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$845,888,939	\$7,815,812 37
Written or renewed in 1900.....	600,640,582	4,960,236 11
Total	<u>\$1,446,529,521</u>	<u>\$12,776,048 48</u>
Deduct risks expired and terminated.....	544,069,152	4,304,904 68
In force at the end of the year.....	\$902,460,369	\$8,471,143 80
Deduct amount re-insured.....	21,351,398	233,825 51
Net amount in force.....	<u>\$881,108,971</u>	<u>\$8,237,318 29</u>

General Interrogatories.

Losses incurred during the year (fire, \$2,233,050.89; tornado, \$34,512.30)	\$2,267,563 19
Company's stock owned by the directors at par value.....	170,200 00
Loaned to officers and directors.....	1,000 00

Amounts deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$10,000 00	\$78,983 03
New Mexico	10,000 00	4,036 51
Oregon	50,000 00	14,948 45
Virginia	50,000 00	60,444 30
	<u>\$120,000 00</u>	<u>\$158,412 29</u>

Business in New Jersey in 1900.

Fire risks written.....	\$14,380,438 00
Premiums received	104,165 71
Losses paid	92,386 37
Losses incurred	86,417 69
Amount at risk.....	29,126,348 00
Tornado risks written.....	88,700 00
Premiums received	248 91
Losses paid	5 00
Losses incurred	5 00
Amount at risk	312,516 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$4,034,995	11
Net premiums earned.....	\$4,002,669	18
Interest, etc., earned.....	567,083	22
<hr/>		
Total premiums and interest earned.....	\$4,569,752	40
Net losses incurred.....	\$2,267,563	19
Expenses incurred	1,576,645	02
<hr/>		
Total losses and expenses incurred.....	3,844,208	21
<hr/>		
Net gain for the year.....	\$725,544	19
Dividends incurred	250,000	00
<hr/>		
Increase in surplus for the year.....	475,544	19
<hr/>		
Surplus at end of year.....	\$4,510,539	30
Ratio of net losses incurred to net premiums earned, 56.70 per cent.		
Ratio of expenses incurred to net premiums earned, 39.40 per cent.		

DELAWARE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 10, 1835.

Commenced business August 6, 1835.

TATTNALL PAULDING, *President*.HENRY LYLURN, *Secretary*.

PAID-UP CAPITAL, \$702,875.

Balance of net ledger assets, December 31, 1899..... \$1,440,252 92

Income During the Year.

		Fire.
Gross cash premiums.....	\$1,093,745	08
Deduct re-insurance, &c.....	408,745	44
<hr/>		
Net cash received for premiums.....	\$684,999	64
Deposit premiums received on perpetual risks.....	14,613	15
Rents from company's property (including \$6,- 000.00 for company's use of own building) ..	9,820	00
Interest on mortgage loans.....	4,529	16

Interest on collateral loans.....	\$245 83	
Interest on bonds and dividends on stocks.....	37,157 06	
Interest from all other sources.....	9,219 28	
Income from all other sources.....	49 89	
Profit on sale or maturity of ledger assets.....	1,062 67	
		<hr/>
Total income		\$761,696 68
		<hr/>
Total		\$2,201,949 60

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$534,848 15	
Deduct salvage and re-insurance..	60,293 63	
		<hr/>
Net amount paid for losses.....	\$474,554 52	
Deposit premiums returned.....	4,595 81	
Cash paid stockholders for interest or dividends (amount declared during the year, \$42,- 172.50)	42,192 50	
Commissions or brokerage to agents.....	146,882 44	
Rents (including \$6,200.00 for company's use of own building	8,672 26	
Salaries, fees and all other charges of officers, clerks, and other employes.....	72,702 30	
Taxes on premiums, \$19,964.32; on real estate, \$1,958.04	21,922 36	
Insurance department fees and agents' licenses..	2,663 05	
Municipal licenses, \$2,767.10; tax on franchise, \$2,153.33	4,920 43	
Advertising, printing and stationery.....	9,985 08	
Repairs and expenses on real estate.....	3,380 93	
Furniture and fixtures.....	3,499 51	
Miscellaneous expenses	46,373 45	
		<hr/>
Total disbursements		\$842,344 64
		<hr/>
Balance December 31, 1900.....		\$1,359,604 96
Invested in the following:		

Ledger Assets.

Book value of real estate unincumbered.....	\$157,764 50
Mortgage loans on real estate, first liens.....	128,700 00
Loans secured by pledge of bonds, stocks or other collaterals	50,000 00
Book value of bonds, \$825,177.01; stocks, \$29,- 375.00	854,552 01

Cash in company's office.....	\$469 48
Cash deposited in bank.....	157,197 66
Bills receivable	329 27
Agents' debit balances.....	46,828 39
Book accounts	684 21

Total	\$1,396,525 52
Deduct ledger liabilities.....	36,920 56

Total net ledger assets as per balance..... \$1,359,604 96

Non-Ledger Assets.

Interest accrued on mortgages.....	1,818 34
Interest accrued on bonds and stocks.....	12,749 50
Rents accrued on company's property or lease.....	639 23
Market value of real estate over book value.....	4,735 50
Market value of bonds and stocks over book value.....	26,343 99
Gross premiums in course of collection.....	\$121,244 21
Deduct cost of collection, commission, &c.....	20,000 00

Net amount of uncollected premiums.....	101,244 21
Premiums on perpetual policies in course of collection.....	1,079 42

Gross assets \$1,508,215 15

Liabilities.

Losses adjusted and unpaid.....	\$1,296 52
Losses unadjusted and reported.....	73,404 48
Losses resisted	1,875 00

Total	\$76,576 00
Deduct re-insurance thereon.....	12,909 00

Net amount of unpaid losses.....	\$63,667 00
Unearned premiums on fire risks, one year or less	\$180,304 80
Unearned premiums on fire risks, more than one year	346,576 00

Total unearned premiums.....	526,880 80
Amount reclaimable on perpetual fire policies.....	108,924 50
Dividends to stockholders unpaid.....	77 00

Total liabilities except capital.....	\$699,549 30
Paid-up capital	702,875 00
Surplus over capital.....	105,790 85

Total \$1,508,215 15

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$115,990,258	\$1,302,101 72
Written or renewed in 1900.....	94,592,824	1,084,959 73
Total	\$210,583,082	\$2,387,061 45
Deduct risks expired and terminated.....	79,401,168	996,247 70
In force at the end of the year.....	\$131,181,914	\$1,390,813 75
Deduct amount re-insured.....	24,345,868	366,254 54
Net amount in force.....	\$106,836,046	\$1,024,559 21
Perpetual risks in force (not included above) ..	4,255,958	121,027 22

General Interrogatories.

Losses incurred during the year.....	\$475,730 00
Company's stock owned by the directors at par value.....	62,575 00
Amounts deposited for the exclusive protection of policyholders in other States or countries:	

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$26,750 00	\$4,410 00
Virginia	39,590 00	350 00
	\$66,340 00	\$4,760 00

Business in New Jersey in 1900.

Fire risks written.....	\$2,105,532 00
Premiums received	18,597 99
Losses paid	13,097 90
Losses incurred	14,915 00
Amount at risk.....	3,382,129 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$136,543 62
Net premiums earned.....	\$730,374 34
Interest, etc., earned.....	69,184 98
Total premiums and interest earned.....	\$799,559 32
Net losses incurred.....	\$472,251 52
Expenses incurred	315,888 07
Total losses and expenses incurred.....	788,139 59
Net gain for the year.....	\$11,419 73

Dividends incurred	\$42,172 50	
Decrease in surplus for the year.....		\$30,752 77
Surplus at end of year.....		\$105,790 85
Ratio of net losses incurred to net premiums earned, 64.65 per cent.		
Ratio of expenses incurred to net premiums earned, 43.25 per cent.		

DUTCHESS INSURANCE COMPANY.

POUGHKEEPSIE, N. Y.

Incorporated April 12, 1836.

Commenced business April 12, 1836.

L. H. VAIL, *President*.J. J. GRAHAM, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899.	\$267,059 00	
Increase to bring same to present ledger values..	15,079 74	
Capital paid in during 1900.....	200,000 00	
		\$482,138 74

Income During the Year.

	Fire.	
Gross cash premiums.....\$	293,767 18	
Deduct re-insurance, &c.....	46,014 26	
Net cash received for premiums.....	\$247,752 92	
Rents	153 30	
Interest on mortgage loans.....	3,708 88	
Interest on collateral loans.....	292 90	
Interest on bonds and dividends on stocks.....	9,296 45	
Total income		261,204 45
Total income		\$743,343 19

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$191,555 02	
Deduct salvage and re-insurance..	12,591 11	
Net amount paid for losses.....	\$178,963 91	

Commissions or brokerage to agents.....	\$55,376 50	
Salaries, fees and all other charges of officers, clerks and other employes.....	18,577 52	
Taxes on premiums, \$356.54; on real estate, \$163.99; internal revenue, \$1,329.88.....	1,850 41	
Insurance department fees and agents' licenses..	1,816 65	
Tax on franchise	966 89	
Advertising, printing and stationery.....	3,533 11	
Legal expenses	796 54	
Repairs and expenses on real estate.....	79 69	
Furniture and fixtures.....	277 57	
Miscellaneous expenses	8,670 37	
Profit and loss.....	6,301 25	
		<hr/>
Total disbursements		\$277,210 41

Balance December 31, 1900..... \$466,132 78

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$18,700 00	
Mortgage loans on real estate, first liens.....	62,055 00	
Loans secured by pledge of bonds, stocks or other collaterals	444 00	
Book value of bonds, \$259,000.00; stocks, \$96,- 500.00	355,500 00	
Cash in company's office.....	2,610 26	
Cash deposited in bank.....	26,823 52	

Total net ledger assets as per balance..... \$466,132 78

Non-Ledger Assets.

Interest due and accrued on mortgages.....	1,124 11	
Interest accrued on bonds and stocks.....	2,464 83	
Interest accrued on collateral loans.....	6 92	
Rents due on company's property or lease.....	751 00	
Market value of real estate over book value.....	2,400 00	
Market value of bonds and stocks over book value.....	59,875 00	
Gross premiums in course of collection.....	\$29,643 97	
Deduct cost of collection, commission, &c.....	7,410 99	

Net amount of uncollected premiums..... 22,232 98

Due from other companies for re-insurance on losses paid.... 244 66

Premiums more than three months due..... \$326 25

Gross assets \$555,232 28

Liabilities.

Losses adjusted and unpaid.....	\$2,650 00	
Losses unadjusted and reported.....	17,282 00	
Losses resisted	3,200 00	
	<hr/>	
Total	\$23,132 00	
Deduct re-insurance thereon.....	2,328 08	
	<hr/>	
Net amount of unpaid losses.....		\$20,803 92
Unearned premiums on fire risks, one year or less	\$67,516 12	
Unearned premiums on fire risks, more than one year	165,763 44	
	<hr/>	
Total unearned premiums.....		233,279 56
Re-insurance premiums		483 66
	<hr/>	
Total liabilities except capital.....		\$254,567 14
Paid-up capital		200,000 00
Surplus over capital.....		100,665 14
	<hr/>	
Total		\$555,232 28

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums
In force December 31, 1899.....	\$43,329,274	\$418,196 03
Written or renewed in 1900.....	29,776,287	299,984 61
	<hr/>	
Total	\$73,105,561	\$718,180 63
Deduct risks expired and terminated.....	25,908,410	245,424 88
	<hr/>	
In force at the end of the year.....	\$47,197,151	\$472,755 75
Deduct amount re-insured.....	1,421,143	15,702 70
	<hr/>	
Net amount in force.....	\$45,776,008	\$457,053 05

General Interrogatories.

Losses incurred during the year.....	\$178,397 83
Company's stock owned by the directors at par value.....	73,100 00

Business in New Jersey in 1900.

Fire risks written.....	\$502,350 00
Premiums received	4,877 47
Losses incurred	187 50
Amount at risk.....	497,956 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....		\$72,268 29
Net premiums earned.....	\$237,965 24	
Interest, etc., earned.....	63,462 06	
<hr/>		
Total premiums and interest earned.....	\$301,427 30	
Net losses incurred.....	\$178,397 83	
Expenses incurred	94,632 62	
<hr/>		
Total losses and expenses incurred.....	273,030 45	
<hr/>		
Net gain (increase in surplus) for the year.....		28,396 85
<hr/>		
Surplus at end of year.....		\$100,665 14
Ratio of net losses incurred to net premiums earned, 74.54 per cent.		
Ratio of expenses incurred to net premiums earned, 39.77 per cent.		

EMPIRE CITY FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated October, 1850.

Commenced business October 5, 1850.

LIDLEY MURRAY, JR., *President.*DAVID J. BURTIS, *Secretary.*

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$336,648 93

Income During the Year.

	Fire.	
Gross cash premiums.....	\$197,093 20	
Deduct re-insurance, &c.....	28,748 35	
<hr/>		
Net cash received for premiums.....	\$168,344 85	
Interest on mortgage loans.....	275 00	
Interest on bonds and dividends on stock.....	8,715 18	
Income from all other sources.....	124 74	
<hr/>		
Total income		177,459 77
<hr/>		
Total		\$514,108 70

Disbursements During the Year.

Gross amount paid for losses.....	\$107,484 63	
Cash paid stockholders for interest or dividends (amount declared during the year, \$12,000) ..	12,000 00	
Commissions or brokerage to agents.....	54,988 69	
Rents	3,000 00	
Salaries, fees and all other charges of officers, \$8,000.00; clerks, \$2,350.00; other employes, \$720.00	11,070 00	
Taxes on premiums.....	1,204 06	
Insurance department fees and agents' licenses..	533 00	
Advertising, printing and stationery.....	618 10	
Furniture and fixtures.....	66 00	
Miscellaneous expenses	8,567 10	
Total disbursements		\$199,531 58
Balance December 31, 1900.....		\$314,577 12
Invested in the following:		

Ledger Assets.

Mortgage loans on real estate, first liens.....	\$5,500 00	
Book value of bonds, \$259,717.50; stocks, \$9,- 237.50	268,955 00	
Cash in company's office.....	1,156 99	
Cash deposited in bank.....	38,965 13	
Total net ledger assets as per balance.....		\$314,577 12

Non-Ledger Assets.

Market value of bonds and stocks over book value.....	6,195 00	
Gross premiums in course of collection.....	\$2,474 21	
Deduct cost of collection, commission, &c.....	371 13	
Net amount of uncollected premiums.....	2,103 08	
Gross assets		\$322,875 20

Liabilities.

Losses unadjusted and reported.....	\$10,306 00	
Unearned premiums on fire risks, one year or less	\$64,249 53	
Unearned premiums on fire risks, more than one year	27,077 15	
Total unearned premiums.....	91,326 68	
Total liabilities except capital.....		\$101,632 68

Paid-up capital	\$200,000 00
Surplus over capital.....	21,242 52
Total	<hr/> \$322,875 20

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$13,630,970	\$124,297 02
Written or renewed in 1900.....	18,878,715	196,362 43
Total	<hr/> \$32,509,685	<hr/> \$320,659 45
Deduct risks expired and terminated.....	16,882,791	153,222 50
In force at the end of the year.....	<hr/> \$15,626,894	<hr/> \$167,436 95
Deduct amount re-insured.....	37,875	154 22
Net amount in force.....	<hr/> \$15,589,019	<hr/> \$167,282 73

General Interrogatories.

Losses incurred during the year.....	\$106,940 63
Company's stock owned by the directors at par value.....	45,300 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$58,189 64
Net premiums earned.....	\$142,353 42
Interest, etc., earned.....	19,577 42
Total premiums and interest earned.....	<hr/> \$161,930 84
Net losses incurred.....	\$106,940 63
Expenses incurred	79,937 33
Total losses and expenses incurred.....	<hr/> 186,877 96
Net loss for the year.....	<hr/> \$24,947 12
Dividends incurred	12,000 00
Decrease in surplus for the year.....	<hr/> 36,947 12
Surplus at end of year.....	<hr/> \$21,242 52
Ratio of net losses incurred to net premiums earned, 75.12 per cent.	
Ratio of expenses incurred to net premiums earned, 56.14 per cent.	

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

PROVIDENCE, R. I.

Incorporated May, 1859.

Commenced business September, 1860.

FREDERICK W. ARNOLD, *President*.JAMES E. TILLINGHAST, *Secretary*.

PAID-UP CAPITAL, \$400,000.

Balance of net ledger assets, December 31, 1899..... \$830,961 45

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums,	\$562,757 07	\$8,957 08	
Deduct re-insurance, &c.	85,856 80	426 12	
Net cash received for premiums..	\$476,900 27	\$8,530 96	\$485,431 23
Rents from company's property.....			6,188 00
Interest on mortgage loans.....			7,683 61
Interest on collateral loans.....			2,575 96
Interest on bonds and dividends on stocks.....			18,558 29
Profit on sale or maturity of ledger assets.....			263 89
Total income			520,700 98
Total			\$1,351,662 43

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$294,704 67	\$9,527 88	
Deduct salvage and re-insurance	15,018 32	5,322 00	
Net am't paid for losses ..	\$279,686 35	\$4,205 88	\$283,892 23
Cash paid stockholders for interest or dividends (amount declared during the year, \$28,000.00)			28,000 00
Commissions or brokerage to agents.....			98,894 89
Salaries, fees and all other charges of officers, \$8,600.00; clerks, \$28,364.30.....			36,964 30

Taxes on premiums, \$8,896.91; on real estate, \$1,915.20	\$10,812 11
Insurance department fees and agents' licenses..	7,067 27
Municipal licenses, \$273.30; tax on franchise, \$18.75	292 05
Advertising, printing and stationery.....	8,359 11
Repairs and expenses on real estate.....	3,169 36
Miscellaneous expenses	21,100 43
Loss on sale or maturity of ledger assets.....	397 47
Profit and loss.....	127 01
<hr/>	
Total disbursements	\$499,076 23

Balance December 31, 1900..... \$852,586 20

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$125,000 00
Mortgage loans on real estate, first liens.....	145,950 00
Loans secured by pledge of bonds, stocks or other collaterals	50,000 00
Book value of bonds, \$197,000.00; stocks, \$196,- 700.00	393,700 00
Cash in company's office.....	269 95
Cash deposited in bank.....	49,965 37
Bills receivable	363 75
Agents' debit balances.....	87,337 13

Total net ledger assets as per balance..... \$852,586 20

Non-Ledger Assets.

Rents accrued on company's property or lease.....	1,285 00
Market value of bonds and stocks over book value.....	65,140 00

Gross assets

\$919,011 20

Items not Admitted.

Agents' debit balance, unsecured.....	508 00
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Total admitted assets..... \$918,503 18

Liabilities.

Losses adjusted and unpaid.....	\$9,608 38
Losses unadjusted and reported.....	29,083 62
Losses resisted	3,043 00

Amount of unpaid losses..... \$41,735 00

Unearned premiums on fire risks, one year or less	\$181,880 95	
Unearned premiums on fire risks, more than one year	146,961 56	
Unearned premiums on marine risks.....	3,634 71	
<hr/>		
Total unearned premiums.....		\$332,477 22
Salaries, rent, taxes and miscellaneous expenses due and ac- crued		3,500 00
Commissions and brokerage on premiums paid.....		7,710 10
Return premiums		2,500 00
Re-insurance premiums		500 00
<hr/>		
Total liabilities except capital.....		\$388,422 32
Paid-up capital		400,000 00
Surplus over capital.....		130,080 86
<hr/>		
Total		\$918,503 18

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$48,116,709	\$518,198 52
Written or renewed in 1900.....	49,689,746	562,757 07
<hr/>		
Total	\$97,806,455	\$1,080,955 59
Deduct risks expired and terminated.....	38,363,502	421,053 04
<hr/>		
In force at the end of the year.....	\$59,442,953	\$659,902 55
Deduct amount re-insured.....	2,767,990	29,992 45
<hr/>		
Net amount in force.....	\$56,674,963	\$629,910 10
<hr/>		
	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$10,583	\$395 41
Written or renewed in 1900.....	608,007	8,957 08
<hr/>		
Total	\$618,590	\$9,352 49
Deduct risks expired and terminated.....	511,897	3,487 71
<hr/>		
Net amount in force.....	\$106,693	\$5,864 78

General Interrogatories.

Losses incurred during the year (fire, \$287,383.35; marine and inland, \$2,765.88)	\$290,149 23
Company's stock owned by the directors at par value.....	89,750 00

FIRE AND FIRE-MARINE

Business in New Jersey in 1900.

Fire risks written	\$830,004 00
Premiums received	6,060 01
Losses paid	5,887 72
Losses incurred	5,803 72

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$176,569 69
Net premiums earned.....	\$406,205 06
Interest, etc., earned.....	47,705 50
<hr/>	
Total premiums and interest earned.....	\$453,910 56
Net losses incurred.....	\$290,149 23
Expenses incurred	182,250 16
<hr/>	
Total losses and expenses incurred.....	472,399 39
<hr/>	
Net loss for the year.....	\$18,488 83
Dividends incurred	28,000 00
<hr/>	
Decrease in surplus for the year.....	46,488 83
<hr/>	
Surplus at end of year.....	\$130,080 86
Ratio of net losses incurred to net premiums earned, 71.47 per cent.	
Ratio of expenses incurred to net premiums earned, 44.86 per cent.	

ERIE FIRE INSURANCE COMPANY.

BUFFALO, N. Y.

Incorporated March 14, 1874.

Commenced business March 17, 1874.

JOHN ESSER, *President*.JOHN A. STEIN, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$605,430 49

Income During the Year.

	Fire.
Gross cash premiums.....	\$415,991 32
Deduct re-insurance, &c.....	190,024 32
<hr/>	
Net cash received for premiums.....	\$225,967 00
Rents from company's property.....	326 50

Interest on mortgage loans.....	\$26,567 92
Interest on collateral loans.....	175 00
Interest from all other sources.....	239 15

Total income	<u>\$253,275 57</u>
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Total	<u>\$858,706 06</u>
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Disbursements During the Year.

	Fire.	Marine and Inland.
Gross amount paid for losses	\$274,631 82	\$2,079 15
Deduct salvage and re-insurance	84,890 00	.....

Net amount paid for losses	\$189,741 82	\$2,079 15	\$191,820 97
Cash paid stockholders for interest or dividends (amount declared during the year, \$6,000.00)			6,000 00
Commissions or brokerage to agents.....			38,674 51
Rents			1,000 00
Salaries, fees and all other charges of officers, \$7,440.00; clerks, \$12,819.76.....			20,259 76
Taxes on premiums, \$3,890.32; on other invest- ments, \$5,945.36; internal revenue, \$1,350.50.			11,186 18
Insurance department fees and agents' licenses..			1,504 53
Advertising, printing and stationery.....			2,308 08
Legal expenses			9,136 15
Furniture and fixtures.....			465 10
Miscellaneous expenses			5,654 63

Total disbursements	<u>288,009 91</u>
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Balance December 31, 1900.....	\$570,696 15
Invested in the following:	

Ledger Assets.

Book value of real estate unincumbered.....	\$7,668 77
Mortgage loans on real estate, first liens.....	384,880 00
Loans secured by pledge of bonds, stocks or other collaterals	3,150 00
Cash in company's office.....	498 97
Cash deposited in bank.....	16,875 04
Agents' debit balances.....	67,505 51
Due from other companies for re-insurance....	90,030 36
All other items.....	87 50

Total net ledger assets as per balance.....	<u>\$570,696 15</u>
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Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$6,815 90
Gross assets	\$577,512 05

Liabilities.

Losses adjusted and unpaid.....	\$9,472 39
Losses unadjusted and reported.....	16,495 87
Losses resisted	2,600 00
Total	\$28,568 26
Deduct re-insurance thereon.....	6,426 30
Net amount of unpaid losses.....	\$22,141 96
Unearned premiums on fire risks, one year or less	\$114,959 90
Unearned premiums on fire risks, more than one year	137,701 11
Total unearned premiums.....	252,661 01
Re-insurance premiums	1,296 60
Total liabilities except capital.....	\$276,099 57
Paid-up capital	200,000 00
Surplus over capital.....	101,412 48
Total	\$577,512 05

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$47,152,117	\$444,780 38
Written or renewed in 1900.....	58,781,230	415,991 32
Total	\$105,933,347	\$860,771 70
Deduct risks expired and terminated.....	29,824,092	251,709 43
In force at the end of the year.....	\$76,109,255	\$609,062 27
Deduct amount re-insured.....	12,195,357	137,656 98
Net amount in force.....	\$63,913,898	\$471,405 29

General Interrogatories.

Losses incurred during the year.....	\$190,388 70
Company's stock owned by the directors at par value.....	136,100 00
Loaned to officers and directors.....	10,200 00

Business in New Jersey in 1900.

Fire risks written.....	\$274,801 00
Premiums received	3,398 65
Losses paid	8,807 52
Losses incurred	8,211 22
Amount at risk.....	735,272 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$154,048 10
Net premiums earned.....	\$206,607 74
Interest, etc., earned.....	24,675 63
Total premiums and interest earned.....	\$231,283 37
Net losses incurred.....	\$192,688 45
Expenses incurred	85,230 54
Total losses and expenses incurred.....	277,918 99
Net loss for the year.....	\$46,635 62
Dividends incurred	6,000 00
Decrease in surplus for the year.....	52,635 62
Surplus at end of year.....	\$101,412 48
Ratio of net losses incurred to net premiums earned, 93.26 per cent.	
Ratio of expenses incurred to net premiums earned, 41.25 per cent.	

FARMERS' FIRE INSURANCE COMPANY.

YORK, PA.

Incorporated April 6, 1853.

Commenced business May 16, 1853.

WILLIAM H. MILLER, *President*.E. K. McCONKEY, *Secretary*.

Balance of net ledger assets, December 31, 1899..... \$669,103 35

Income During the Year.

	Fire.
Gross cash premiums.....	\$472,454 37
Deduct re-insurance, &c.....	62,281 48
Net cash received for premiums.....	\$410,172 89
Deposit premiums received on perpetual risks....	100 00
Rents from company's property (including \$1,- 800.00 for company's use of own buildings)	2,258 00

Interest on mortgage loans.....	\$7,509 31
Interest on collateral loans.....	1,179 75
Interest on bonds and dividends on stocks.....	13,645 73
Interest from all other sources.....	2,805 74
Profit on sale or maturity of ledger assets.....	360 00
<hr/>	
Total income	\$438,131 42
<hr/>	
Total	\$1,107,234 77

Disbursements During the Year.

	fire.	
Gross amount paid for losses.....	\$303,484 71	
Deduct salvage and re-insurance..	7,191 34	
<hr/>		
Net amount paid for losses.....	\$296,293 37	
Deposit premiums returned.....	197 61	
Commissions or brokerage to agents.....	87,807 07	
Salaries and allowances to agents.....	2,562 41	
Rents for company's use of own buildings....	1,800 00	
Salaries, fees and all other charges of officers, \$11,500.00; clerks, \$6,660.00; other employes, \$13,567.62	31,727 62	
Taxes on premiums, \$4,942.77; on real estate, \$407.50; on other investments, \$836.96; in- ternal revenue, \$1,790.65.....	7,977 88	
Insurance department fees and agents' licenses..	1,301 66	
Advertising, printing and stationery.....	327 63	
Legal expenses	1,647 41	
Miscellaneous expenses	25,029 07	
Loss on sale or maturity of ledger assets.....	700 00	
Profit and loss.....	853 52	
<hr/>		
Total disbursements	458,225 25	
<hr/>		
Balance December 31, 1900.....	\$649,009 52	
Invested in the following:		

Ledger Assets.

Book value of real estate unincumbered, \$36,- 500.00; incumbered, \$8,855.00.....	\$45,355 00
Mortgage loans on real estate, first liens.....	173,835 00
Loans secured by pledge of bonds, stocks or other collaterals	31,300 00
Book value of bonds, \$131,110.40; stocks, \$149,- 623.55	280,733 95
Cash in company's office.....	256 52
Cash deposited in bank.....	117,697 04
<hr/>	
Total	\$649,177 51

Ledger Liabilities.

Agents' credit balances.....	\$167 99	
Total net ledger assets as per balance.....		\$649,009 52

Non-Ledger Assets.

Interest due and accrued on mortgages.....		4,655 20
Interest accrued on bonds and stocks.....		1,927 81
Interest accrued on collateral loans.....		690 77
Rents accrued on company's property or lease.....		97 83
Market value of bonds and stocks over book value.....		42,148 74
Gross premiums in course of collection.....	\$55,787 05	
Deduct cost of collection, commission, &c.....	11,157 41	
Net amount of uncollected premiums.....		44,629 64
Premiums more than three months due.....	\$5,087 27	
Gross assets		\$743,159 51

Items not Admitted.

Depreciation from book value of real estate, to bring the same to market value.....		\$2,155 00
Total admitted assets.....		\$741,004 51

Liabilities.

Losses adjusted and unpaid.....	\$7,054 58	
Losses unadjusted and reported.....	18,967 00	
Losses resisted	2,350 00	
Amount of unpaid losses.....		\$28,371 58
Unearned premiums on fire risks, one year or less	\$123,848 63	
Unearned premiums on fire risks, more than one year	261,704 87	
Total	\$387,553 50	
Deduct re-insurance	11,208 63	
Total unearned premiums.....		376,344 87
Amount reclaimable on perpetual fire policies.....		3,811 44
Sundry accounts and taxes.....		3,833 64
Total liabilities		\$412,361 53

FIRE AND FIRE-MARINE

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$60,299,089	\$710,110 50
Written or renewed in 1900.....	39,582,795	476,686 59
Total	\$99,881,884	\$1,186,797 09
Deduct risks expired and terminated.....	36,328,682	1,429,912 81
In force at the end of the year.....	\$63,553,202	\$756,784 28
Deduct amount re-insured.....	856,621	11,208 63
Net amount in force.....	\$62,696,581	\$745,575 65
Perpetual risks in force (not included above)....	132,425	4,012 04

General Interrogatories.

Losses incurred during the year.....	\$288,365 43
Loaned to officers and directors.....	11,900 00

Business in New Jersey in 1900.

Fire risks written.....	\$881,445 00
Premiums received	10,937 44
Losses paid	8,391 00
Losses incurred	10,082 28
Amount at risk.....	1,328,171 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$341,227 45
Net premiums earned.....	\$400,310 49
Interest, etc., earned.....	36,316 02
Total premiums and interest earned.....	\$436,626 51
Net losses incurred.....	\$288,365 43
Expenses incurred	160,845 55
Total losses and expenses incurred.....	449,210 98
Net loss (decrease in surplus) for the year.....	12,584 47
Surplus at end of year.....	\$328,642 98
Ratio of net losses incurred to net premiums earned, 72.03 per cent.	
Ratio of expenses incurred to net premiums earned, 40.18 per cent.	

FIRE ASSOCIATION OF PHILADELPHIA.

PHILADELPHIA, PA.

Incorporated March 27, 1820. Commenced business September 1, 1817.

E. C. IRVIN, *President*.BENJAMIN T. HERKNES, *Secretary*.

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets, December 31, 1899..... \$5,144,298 69

Income During the Year.

	Fire.	
Gross cash premiums.....	\$3,719,781 09	
Deduct re-insurance, &c.....	802,165 51	
<hr/>		
Net cash received for premiums.....	\$2,917,615 58	
Deposit premiums received on perpetual risks...	87,929 01	
Rents from company's property.....	18,697 93	
Interest on mortgage loans.....	103,768 77	
Interest on collateral loans.....	3,475 93	
Interest on bonds and dividends on stocks.....	136,031 94	
Interest from all other sources.....	1,630 71	
Profit on sale or maturity of ledger assets.....	5,704 60	
<hr/>		
Total income	3,274,854 47	
<hr/>		
Total	\$8,419,153 16	

Disbursements During the Year

	Fire.	
Gross amount paid for losses.....	\$2,086,668 00	
Deduct salvage and re-insurance..	243,087 89	
<hr/>		
Net amount paid for losses.....	\$1,843,580 11	
Deposit premiums returned.....	92,876 88	
Cash paid stockholders for interest or dividends (amount declared during the year, \$200,000).	200,000 00	
Commissions or brokerage to agents.....	658,671 79	
Salaries and allowances to agents.....	26,891 96	
Salaries, fees and all other charges of officers, \$37,300.00; clerks, \$69,355.89; other employes, \$104,181.37	210,837 26	

Taxes on premiums, \$63,839.86; on real estate, \$7,613.93	\$71,453 79
Insurance department fees and agents' licenses..	19,283 80
Tax on franchise.....	21,410 00
Advertising, printing and stationery.....	25,981 68
Legal expenses	2,054 24
Repairs and expenses on real estate.....	9,600 11
Miscellaneous expenses	99,456 18
<hr/>	
Total disbursements	\$3,282,097 80
<hr/>	
Balance December 31, 1900.....	\$5,137,055 36
Invested in the following:	

Ledger Assets.

Book value of real estate unincumbered.....	\$497,332 37
Mortgage loans on real estate, first liens.....	1,506,810 89
Loans secured by pledge of bonds, stocks or other collaterals	85,140 61
Book value of bonds, \$2,623,178.40; stocks, \$168,- 407.60	2,791,586 00
Cash in company's office.....	25,483 59
Cash deposited in bank.....	230,701 90
<hr/>	
Total net ledger assets as per balance.....	\$5,137,055 36

Non-Ledger Assets.

Interest due and accrued on mortgages.....	42,081 32
Interest due and accrued on bonds and stocks.....	19,571 42
Interest due and accrued on collateral loans.....	1,414 66
Rents due and accrued on company's property or lease.....	2,160 21
Market value of bonds and stocks over book value.....	280,840 00
Gross premiums in course of collection.....	\$838,263 53
Deduct cost of collection, commission, &c.....	166,353 64
<hr/>	
Net amount of uncollected premiums.....	671,909 89
Due from other companies for re-insurance on losses paid....	22,596 86
<hr/>	
Gross assets	\$6,177,629 72

Items Not Admitted.

Company's stock owned.....	\$40,800 00
Depreciation from book values of real estate to bring same to market value.....	3,732 37
<hr/>	
	44,532 37
<hr/>	
Total admitted assets.....	\$6,133,097 35

Liabilities.

Losses adjusted and unpaid.....	\$170,014 02	
Losses unadjusted and reported.....	144,639 90	
Losses resisted	40,994 71	
	<hr/>	
Total	\$355,648 63	
Deduct re-insurance thereon.....	41,458 20	
	<hr/>	
Net amount of unpaid losses.....		\$314,190 43
Unearned premiums on fire risks, one year or less	\$1,042,991 19	
Unearned premiums on fire risks, more than one year	1,265,369 35	
	<hr/>	
Total unearned premiums.....	2,308,360 54	
Amount reclaimable on perpetual fire policies.....	1,945,077 48	
Return premiums	95,971 03	
Re-insurance premiums	84,248 70	
	<hr/>	
Total liabilities except capital.....	\$4,747,848 18	
Paid-up capital	500,000 00	
Surplus over capital.....	885,249 17	
	<hr/>	
Total	\$6,133,097 35	

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$388,991,323	\$4,361,622 92
Written or renewed in 1900.....	304,327,744	3,753,912 24
	<hr/>	
Total	\$693,319,067	\$8,115,535 16
Deduct risks expired and terminated.....	282,637,311	3,321,767 20
	<hr/>	
In force at the end of the year.....	\$410,681,756	\$4,793,767 96
Deduct amount re-insured.....	26,900,799	329,895 94
	<hr/>	
Net amount in force.....	\$383,780,957	\$4,463,872 02
Perpetual risks in force (not included above)...	88,116,071	2,116,012 61

General Interrogatories.

Losses incurred during the year.....	\$1,797,230 55
Company's stock owned by the directors at par value.....	31,300 00

Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$11,400 00	\$43,261 00
New Mexico	11,000 00	9,746 00
Oregon	60,500 00	24,274 00
Virginia	29,500 00	30,409 00
	<hr/>	<hr/>
	\$112,400 00	\$107,690 00

Business in New Jersey in 1900.

Fire risks written.....	\$9,418,535 00
Premiums received	90,730 00
Losses paid	46,419 53
Losses incurred	47,186 14
Amount at risk.....	16,953,363 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$944,539 81
Net premiums earned.....	\$2,726,844 06
Interest, etc., earned.....	339,522 62

Total premiums and interest earned....	\$3,066,366 68
Net losses incurred.....	\$1,797,230 55
Expenses incurred	1,128,426 77

Total losses and expenses incurred.....	2,925,657 32
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Net gain for the year.....	\$140,709 36
Dividends incurred	200,000 00

Decrease in surplus for the year.....	59,290 64
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Surplus at end of year.....	\$885,249 17
Ratio of net losses incurred to net premiums earned, 65.89 per cent.	
Ratio of expenses incurred to net premiums earned, 41.38 per cent.	

FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADEL-
PHIA.

PHILADELPHIA, PA.

Incorporated May 31, 1832.

Commenced business April 19, 1833.

CHARLES R. PECK, *President*.E. A. LAW, *Secretary*.

PAID-UP CAPITAL, \$400,000.

Balance of net ledger assets, December 31, 1899..... \$828,264 84

Income During the Year.

	Fire.	
Gross cash premiums.....	\$285,998 20	
Deduct re-insurance, &c.....	88,289 45	
Net cash received for premiums.....		\$197,708 75
Deposit premiums received on perpetual risks..		6,286 92
Rents from company's property (including \$1,- 800 for company's use of own buildings)..		3,846 92
Interest on mortgage loans.....		9,430 24
Interest on collateral loans.....		2,238 77
Interest on bonds and dividends on stocks.....		23,380 58
Interest from all other sources.....		1,130 36
Income from all other sources.....		436 50
Total income		244,459 04
Total		\$1,072,723 88

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$225,869 95	
Deduct salvage and re-insurance..	77,092 41	
Net amount paid for losses.....		\$148,777 54
Deposit premiums returned.....		7,884 05
Cash paid stockholders for interest or dividends (amount declared during the year, \$24,000.00)		24,000 00
Commissions or brokerage to agents.....		46,478 38
Salaries and allowances to agents.....		1,800 00

Rents	\$1,800 00	
Salaries, fees and all other charges of officers, \$6,400.00; clerks, \$4,509.37; other employes, \$2,866.67	13,776 04	
Taxes on premiums, \$4,009.08; on real estate, \$1,- 100.98; internal revenue, \$1,281.57.....	6,391 63	
Insurance department fees and agents' licenses...	1,787 65	
Advertising, printing and stationery.....	2,340 15	
Legal expenses	62 12	
Repairs and expenses on real estate.....	595 44	
Furniture and fixtures.....	296 69	
Miscellaneous expenses	15,010 43	
Loss on sale or maturity of ledger assets.....	7,285 06	
Total disbursements		\$280,347 45

Balance December 31, 1900..... \$792,376 43

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$52,657 31	
Mortgage loans on real estate, first liens.....	223,050 00	
Loans secured by pledge of bonds, stocks or other collaterals	3,200 00	
Book value of bonds, \$278,339.00; stocks, \$184,- 733.79	463,072 79	
Cash in company's office.....	1,355 11	
Cash deposited in bank.....	43,749 22	
Perpetual deposit in other companies.....	5,292 00	
Total net ledger assets as per balance.....		\$792,376 43

Non-Ledger Assets.

Interest due and accrued on mortgages.....	3,953 59	
Interest accrued on collateral loans.....	34 40	
Rents due on company's property or lease.....	161 00	
Market value of real estate over book value.....	18,342 69	
Market value of bonds and stocks over book value.....	73,396 34	
Gross premiums in course of collection.....	\$43,261 94	
Deduct cost of collection, commission, &c.....	10,815 48	
Net amount of uncollected premiums.....		32,446 46
Due from other companies for re-insurance on losses paid....		258 60
Gross assets		\$920,969 51

Liabilities.

Losses adjusted and unpaid.....	\$8,142 26	
Losses unadjusted and reported.....	15,028 00	
Total	\$23,170 26	
Deduct re-insurance thereon.....	6,848 80	
Net amount of unpaid losses.....		\$16,321 46
Unearned premiums on fire risks, one year or less	\$81,448 01	
Unearned premiums on fire risks, more than one year	53,931 48	
Total unearned premiums.....		135,379 49
Amount reclaimable on perpetual fire policies.....		230,038 86
Total liabilities except capital.....		\$381,739 81
Paid-up capital		400,000 00
Surplus over capital.....		139,229 70
Total		\$920,969 51

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$24,555,534	\$258,563 25
Written or renewed in 1900.....	27,092,756	296,204 77
Total	\$51,648,290	\$554,768 02
Deduct risks expired and terminated.....	23,116,211	243,518 32
In force at the end of the year.....	\$28,532,079	\$311,249 70
Deduct amount re-insured.....	4,844,665	55,628 31
Net amount in force.....	\$23,687,414	\$255,621 39
Perpetual risks in force (not included above)....	10,466,807	254,023 52

General Interrogatories.

Losses incurred during the year.....	\$149,214 59
Company's stock owned by the directors at par value.....	133,400 00

Business in New Jersey in 1900.

Fire risks written.....	\$108,590 00
Premiums received	1,294 74
Losses paid	2,796 87
Losses incurred	2,798 59
Amount at risk.....	31,404 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$187,334 20
Net premiums earned.....	\$168,765 25
Interest, etc., earned.....	51,217 69
Total premiums and interest earned.....	\$219,982 94
Net losses incurred.....	\$149,214 59
Expenses incurred	94,872 85
Total losses and expenses incurred.....	244,087 44
Net loss for the year.....	\$24,104 50
Dividends incurred	24,000 00
Decrease in surplus for the year.....	48,104 50
Surplus at end of year.....	\$139,229 70
Ratio of net losses incurred to net premiums earned, 88.41 per cent.	
Ratio of expenses incurred to net premiums earned, 56.21 per cent.	

FIRE INSURANCE COMPANY OF NORTHAMPTON COUNTY.

EASTON, PA.

Incorporated March 12, 1830.

Commenced business June 26, 1830.

SAMUEL DRINKHOUSE, *President*.GEORGE W. STOUT, *Secretary*.

Balance of net ledger assets, December 31, 1899..... \$221,063 40

Income During the Year.

Gross cash received for premiums.....	\$47,040 50
Rents from company's property.....	271 75
Interest on mortgage loans.....	7,339 84
Interest on bonds and dividends on stocks.....	74 25
Income from all other sources.....	4,315 12
Total income	59,041 46
Total	\$280,104 86

Disbursements During the Year.

Gross amount paid for losses.....	\$6,116 12
Deposit premiums returned.....	41,355 87
Salaries, fees and all other charges of officers..	2,450 00
Taxes on premiums, \$27.79; on real estate, \$145.80; on other investments, \$548.00.....	721 59
Insurance department fees and agents' licenses..	50 00
Municipal licenses.....	10 00
Miscellaneous expenses	424 09

Total disbursements	\$51,127 67
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Balance December 31, 1900.....	\$228,977 19
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Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$7,980 26
Mortgage loans on real estate, first liens.....	146,689 00
Book value of bonds, \$4,930.00; stocks, \$555.00..	5,485 00
Cash deposited in bank.....	3,738 70
Bills receivable	65,084 23

Total net ledger assets as per balance.....	\$228,977 19
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Non-Ledger Assets.

Interest due and accrued on mortgages.....	12,125 01
Rents due on company's property or lease.....	248 00
Market value of real estate over book value.....	400 00
Market value of bonds and stocks over book value.....	545 00

Gross assets	\$242,295 20
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Liabilities.

Losses adjusted and unpaid.....	\$78 00
Premiums or deposit money of members.....	175,224 67

Total liabilities	\$175,302 67
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Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$7,062,163	\$169,540 04
Written or renewed in 1900.....	1,721,907	47,040 50
Total	\$8,784,070	\$216,580 54
Deduct risks expired and terminated.....	1,704,939	41,355 87

In force at the end of the year.....	\$7,079,131	\$175,224 67
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General Interrogatories.

Losses incurred during the year..... \$5,194 12

Business in New Jersey in 1900.

Fire risks written.....	\$213,422 00
Premiums received	1,853 98
Losses paid	3,935 41
Losses incurred	2,935 41
Amount at risk.....	213,422 00

FIREMAN'S FUND INSURANCE COMPANY.

SAN FRANCISCO, CAL.

Incorporated May 3, 1863.

Commenced business June 18, 1863.

WILLIAM J. DUTTON, *President.*LOUIS WEINMANN, *Secretary.*

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1899.	\$3,366,621 22
Increase in book value of investments.....	10,163 12

\$3,376,784 34

Income During the Year.

	Fire.	Marine and Inland.
Gross cash premiums,	\$2,255,417 59	\$879,286 60
Deduct re-insurance, &c.	657,924 96	556,103 55

Net cash received

for premiums..	\$1,597,492 63	\$323,183 05	\$1,920,675 68
Rents from company's property (including \$8,- 400.00 for company's use of own buildings).			27,952 09
Interest on mortgage loans.....			32,609 15
Interest on collateral loans.....			9,140 34
Interest on bonds and dividends on stocks.....			105,813 29
Interest from all other sources.....			2,485 45
Profit on sale or maturity of ledger assets.....			10,826 59

Total income 2,109,502 59

Total \$5,486,286 93

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid			
for losses	\$1,236,900 34	\$542,487 50	
Deduct salvage and			
re-insurance ...	247,948 60	344,990 65	
Net am't paid			
for losses ..	\$588,951 74	\$197,496 85	\$1,186,448 59
Cash paid stockholders for interest or dividends (am't declared during the year, \$120,000.00),			120,000 00
Commissions or brokerage to agents.....			257,301 45
Rents for company's use of own buildings....			8,400 00
Salaries, fees and all other charges of officers, \$42,900.00; clerks and other employes, \$193,- 017.74			236,017 74
Taxes on premiums, \$28,492.43; on real estate, \$6,697.31; on other investments, \$4,205.19; internal revenue, \$11,137.66.....			50,532 59
Insurance department fees and agents' licenses..			10,560 00
Municipal licenses, \$6,668.61; tax on franchise, \$671.25			7,339 86
Advertising, printing and stationery.....			22,842 12
Legal expenses			1,814 35
Miscellaneous expenses			157,952 44
Profit and loss.....			4,486 63
Total disbursements			\$2,063,695 77
Balance December 31, 1900.....			\$3,422,591 16
Invested in the following:			
Ledger Assets.			
Book value of real estate unincumbered.....			\$562,716 91
Mortgage loans on real estate, first liens.....			280,187 64
Loans secured by pledge of bonds, stocks or other collaterals			181,100 00
Book value of bonds, \$1,020,031.25; stocks, \$1,- 192,090.00			2,212,121 25
Cash in company's offices.....			14,472 07
Cash deposited in bank.....			176,032 43
Bills receivable			1,500 00
Warrants			1,256 56
Due on open accounts from other companies on losses paid.....			13,178 90
Total			\$3,442,565 76

Ledger Liabilities.

Agents' credit balances, \$14,734.81; all other,	
\$5,239.79	\$19,974 60
Total net ledger assets as per balance.....	\$3,422,591 16

Non-Ledger Assets.

Interest due and accrued on mortgages.....	6,913 34
Interest accrued on collateral loans.....	423 63
Interest accrued on other assets.....	366 67
Market value of real estate over book value.....	983 09
Market value of bonds and stocks over book value.....	50,703 75
Gross premiums in course of collection.....	\$511,719 52
Deduct cost of collection, commission, &c.....	61,850 61
Net amount of uncollected premiums.....	449,868 91
Gross assets	\$3,931,850 55

Liabilities.

Losses adjusted and unpaid.....	\$32,093 30
Losses unadjusted and reported.....	267,363 41
Losses resisted	5,825 00
Total	\$305,281 71
Deduct re-insurance thereon.....	128,587 49
Net amount of unpaid losses.....	\$176,694 22
Unearned premiums on fire risks, one year or less	\$576,681 44
Unearned premiums on fire risks, more than one	
year	744,333 80
Unearned premiums on marine risks.....	92,272 94
Total unearned premiums.....	1,413,288 18
Total liabilities except capital.....	\$1,589,982 40
Paid-up capital	1,000,000 00
Surplus over capital.....	1,341,868 15
Total	\$3,931,850 55

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$225,949,659	\$2,692,293 65
Written or renewed in 1900.....	192,755,941	2,316,597 26
Total	\$418,705,600	\$5,008,890 91
Deduct risks expired and terminated.....	167,293,911	1,982,621 48
In force at the end of the year	\$251,411,689	\$3,026,269 43
Deduct amount re-insured.....	34,161,293	409,297 15
Net amount in force	\$217,250,396	\$2,616,972 28
	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$12,493,114	\$308,107 38
Written or renewed in 1900.....	101,564,872	862,050 30
Total	\$114,057,986	\$1,170,157 68
Deduct risks expired and terminated.....	103,524,793	831,061 85
In force at the end of the year	\$10,533,193	\$339,095 83
Deduct amount re-insured.....	6,002,768	177,915 41
Net amount in force	\$4,530,425	\$161,180 42

General Interrogatories.

Losses incurred during the year (fire, \$998,- 462.66; marine and inland \$192,262.58; Tornado, \$732.40).....	\$1,191,457 64
Company's stock owned by the directors at par value.....	101,400 00
Loaned to stockholders, not officers.....	8,000 00

Amounts deposited for the exclusive protection
of policy holders in other States or Countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$13,850 00	\$28,680 60
New Mexico	10,000 00	11,478 90
Oregon	56,000 00	23,463 15
Virginia	55,400 00	16,244 06
	\$135,250 00	\$79,866 71

Business in New Jersey in 1900.

Fire risks written.....	\$4,908,224 83
Premiums received	41,638 56
Losses paid	35,047 20
Losses incurred	35,879 08

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,312,720 64
Net premiums earned.....	\$1,868,154 06
Interest, etc., earned.....	216,572 64

Total premiums and interest earned.....	\$2,084,726 70
Net losses incurred.....	\$1,191,457 64
Expenses incurred	744,121 55

Total losses and expenses incurred.....	1,935,579 19
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Net gain for the year.....	\$149,147 51
Dividends incurred	120,000 00

Increase in surplus for the year.....	29,147 51
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Surplus at end of year.....	\$1,341,868 15
Ratio of net losses incurred to net premiums earned, 63.77 per cent.	
Ratio of expenses incurred to net premiums earned, 39.83 per cent.	

FIREMEN'S INSURANCE COMPANY OF BALTIMORE.

BALTIMORE, MD.

Incorporated December, 1825.

Commenced business August 2, 1826

F. E. S. WOLFE, *President.*HARRY L. RIALI, *Secretary.***PAID-UP CAPITAL, \$900,000.**

Balance of net ledger assets, December 31, 1899.	\$838,759 08
Increase of paid-up capital during 1900.....	400,000 00

 \$1,238,759 08

Income During the Year.

	Fire.	
Gross cash premiums.....	\$796,709 47	
Deduct re-insurance, &c.....	296,877 26	
<hr/>		
Net cash received for premiums.....		\$499,832 21
Rents from company's property (including \$2,500 for company's use of own buildings).		8,834 54
Interest on bonds and dividends on stocks.....		21,348 10
Balance of profit and loss account—net amount of cash and securities received from the Fidelity Fire Insurance Company.....		121,217 52
<hr/>		
Total income		\$651,232 37
<hr/>		
Total		\$1,889,991 45

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$451,394 19	
Deduct salvage and re-insurance..	115,607 56	
<hr/>		
Net amount paid for losses.....		\$335,786 63
Cash paid stockholders for interest or dividends (amount declared during the year, \$40,000).		39,629 44
Commissions or brokerage to agents.....		73,076 18
Rents		2,500 00
Salaries, fees and all other charges of officers, \$8,000.00; clerks, \$5,206.00; other employes, \$546.00		13,752 00
Taxes on premiums, \$16,616.25; on real estate, \$1,840.40; on other investments, \$1,570.58..		20,027 23
Insurance department fees and agents' licenses..		9,696 56
Municipal licenses		381 60
Advertising, printing and stationery.....		3,184 70
Legal expenses		532 31
Repairs and expenses on real estate.....		1,941 63
Furniture and fixtures.....		1,509 18
Miscellaneous expenses		20,085 46
Loss on sale or maturity of ledger assets.....		129 34
<hr/>		
Total disbursements		522,232 26
<hr/>		
Balance December 31, 1900.....		\$1,367,759 19

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$170,000 00	
Loans secured by pledge of bonds, stocks or other collaterals	20,200 00	
Book value of bonds, \$1,001,916.18; stocks, \$122,- 991.39	1,124,907 57	
Cash in company's office.....	5,435 19	
Cash deposited in bank.....	46,658 39	
Agents' debit balances.....	558 04	
		<hr/>
Total net ledger assets as per balance.....	\$1,367,759 19	

Non-Ledger Assets.

Interest due and accrued on bonds and stocks.....	15,995 12	
Interest due on collateral loans.....	303 00	
Rents due and accrued on company's property or lease.....	1,000 82	
Market value of real estate over book value.....	25,000 00	
Market value of bonds and stocks over book value.....	21,783 93	
Gross premiums in course of collection.....	\$60,301 35	
Deduct cost of collection, commission, &c.....	13,693 99	
		<hr/>
Net amount of uncollected premiums.....	46,607 36	
Furniture, fixtures and maps.....	5,198 36	
Commissions on re-insurance and return premiums.....	6,123 47	
		<hr/>
Gross assets	\$1,489,771 25	

Items Not Admitted.

Furniture, fixtures and maps.....	\$5,198 36	
Agents' debit balances, unsecured.....	558 04	
		<hr/>
	5,756 40	
		<hr/>
Total admitted assets.....	\$1,484,014 85	

Liabilities.

Losses adjusted and unpaid.....	\$8,322 43	
Losses unadjusted and reported.....	23,540 55	
		<hr/>
Amount of unpaid losses.....	\$31,862 98	
Unearned premiums on fire risks, one year or less	\$184,271 83	
Unearned premiums on fire risks, more than one year	149,928 93	
		<hr/>
Total unearned premiums.....	334,200 76	

Dividends to stockholders unpaid.....	\$838 56
Return premiums	196 61
Re-insurance premiums	24,297 29
Reserved for contingencies.....	10,000 00
<hr/>	
Total liabilities except capital.....	\$401,396 20
Paid-up capital	900,000 00
Surplus over capital.....	182,618 65
<hr/>	
Total	\$1,484,014 85

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$66,417,361	\$574,859 22
Written or renewed in 1900.....	92,336,062	785,829 71
<hr/>		
Total	\$158,753,423	\$1,360,688 93
Deduct risks expired and terminated.....	56,995,912	521,297 58
<hr/>		
In force at the end of the year.....	\$101,757,511	\$839,391 35
Deduct amount re-insured.....	16,045,201	164,950 98
<hr/>		
Net amount in force.....	\$85,712,310	\$674,440 37

General Interrogatories.

Losses incurred during the year.....	\$339,891 33
Company's stock owned by the directors at par value.....	98,700 00

Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits
Virginia	\$24,125 00

Business in New Jersey in 1900.

Fire risks written.....	\$953,379 00
Premiums received	8,823 66
Losses paid	11,974 33
Losses incurred	10,781 96
Amount at risk.....	1,372,865 76

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....		\$96,869 39
Net premiums earned.....	\$420,165 83	
Interest, etc., earned.....	192,807 28	
<hr/>		
Total premiums and interest earned.....	\$612,973 11	
Net losses incurred.....	\$339,891 33	
Expenses incurred	137,332 52	
<hr/>		
Total losses and expenses incurred.....	477,223 85	
<hr/>		
Net gain for the year.....	\$135,749 26	
Dividends incurred	\$40,000 00	
Reserved for contingencies.....	10,000 00	
<hr/>		
	50,000 00	
<hr/>		
Increase in surplus for the year.....		85,749 26
<hr/>		
Surplus at end of year.....		\$182,618 65
Ratio of net losses incurred to net premiums earned, 80.89 per cent.		
Ratio of expenses incurred to net premiums earned, 32.68 per cent.		

FRANKLIN FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 22, 1829.

Commenced business June, 1829.

JAMES W. McALLISTER, *President*.EZRA T. CREASSON, *Secretary*.

PAID-UP CAPITAL, \$400,000.

Balance of net ledger assets, December 31, 1899..... \$2,964,462 16

Income During the Year.

Fire.

Gross cash premiums.....	\$631,222 92	
Deduct re-insurance, &c.....	125,730 89	
<hr/>		
Net cash received for premiums.....	\$505,492 03	
Deposit premiums received on perpetual risks....	9,611 42	
Rents	6,625 07	
Interest on mortgage loans.....	9,168 35	

Interest on collateral loans.....	\$3,501 77
Interest on bonds and dividends on stocks.....	107,203 45
Interest from all other sources.....	2,505 29
Profit on sale or maturity of ledger assets.....	6,142 89

Total income \$650,250 27

Total \$3,614,712 43

Disbursements During the Year.

	Fire.
Gross amount paid for losses....	\$353,331 65
Deduct salvage and re-insurance..	35,160 02
Net amount paid for losses.....	\$318,171 63
Deposit premiums returned.....	43,878 07
Cash paid stockholders for interest or dividends (amount declared during the year, \$80,000.00)	80,005 00
Commissions or brokerage to agents.....	110,613 32
Salaries, fees and all other charges of officers, \$24,400.00; clerks, \$11,361.67; other em- ployees, \$600.00.....	36,361 67
Taxes on premiums, \$9,701.51; on real estate, \$3,289.34; internal revenue, \$3,282.69.....	16,273 54
Insurance department fees and agents' licenses..	3,308 27
Municipal licenses, \$1,048.08; tax on franchise, \$5,056.00	6,104 08
Advertising, printing and stationery.....	8,275 20
Legal expenses	978 61
Repairs and expenses on real estate.....	3,119 01
Miscellaneous and agency expenses.....	66,228 31
Profit and loss.....	111 73
Loss on sale or maturity of ledger assets.....	173 95

Total disbursements 693,602 39

Balance December 31, 1900..... \$2,921,110 04
Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$212,954 95
Mortgage loans on real estate, first liens.....	133,858 00
Loans secured by pledge of bonds, stocks or other collateral	54,500 00
Book value of bonds, \$2,337,578.31; stocks, \$86,- 359.25	2,423,937 56
Cash in company's office.....	3,136 73
Cash deposited in bank.....	92,722 80

Total net ledger assets as per balance..... \$2,921,110 04

Non-Ledger Assets.

Interest due and accrued on mortgages.....		\$2,150 37
Interest accrued on collateral loans.....		274 61
Market value of real estate over book value.....		19,545 05
Market value of bonds and stocks over book value.....		69,124 44
Gross premiums in course of collection.....	\$71,594 79	
Deduct cost of collection, commission, &c.....	12,348 85	

Net amount of uncollected premiums.....		59,245 94
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Gross assets		\$3,071,450 45
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Liabilities.

Losses adjusted and unpaid.....	\$10,745 74
Losses unadjusted and reported.....	26,473 68
Losses resisted	1,675 00

Total	\$38,894 42
Deduct re-insurance thereon.....	1,770 26

Net amount of unpaid losses.....		\$37,124 16
Unearned premiums on fire risks, one year or less	\$173,017 22	
Unearned premiums on fire risks, more than one year	315,273 51	

Total unearned premiums.....	488,290 73
Amount reclaimable on perpetual fire policies.....	1,051,609 33
Dividends to stockholders unpaid.....	140 00

Total liabilities except capital	\$1,577,164 22
Paid-up capital	400,000 00
Surplus over capital.....	1,094,286 23

Total	\$3,071,450 45
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Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$89,761,431	\$956,440 13
Written or renewed in 1900.....	55,094,531	626,277 70

Total	\$144,855,962	\$1,582,717 83
Deduct risks expired and terminated.....	51,664,931	588,540 56

In force at the end of the year.....	\$93,191,031	\$994,177 27
Deduct amount re-insured.....	5,392,243	57,391 88

Net amount in force.....	\$87,798,788	\$936,785 39
Perpetual risks in force (not included above)....	52,706,916	1,143,548 24

General Interrogatories.

Losses incurred during the year.....	\$329,837 60
Company's stock owned by the directors at par value.....	19,500 00

Business in New Jersey in 1900.

Fire risks written.....	\$818,120 67
Premiums received	6,697 99
Losses paid	11,712 89
Losses incurred	12,022 56

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,104,232 79
Net premiums earned.....	\$503,436 27
Interest, etc., earned.....	140,522 04
Total premiums and interest earned.....	\$643,958 31
Net losses incurred.....	\$329,837 60
Expenses incurred	244,067 27
Total losses and expenses incurred.....	573,904 87
Net gain for the year.....	\$70,053 44
Dividends incurred	80,000 00
Decrease in surplus for the year.....	9,946 56
Surplus at end of year.....	\$1,094,286 23
Ratio of net losses incurred to net premiums earned, 65.51 per cent.	
Ratio of expenses incurred to net premiums earned, 48.48 per cent.	

GERMAN INSURANCE COMPANY.

FREEPORT, ILL.

Incorporated February, 1865.

Commenced business October, 1866.

C. O. COLLMAN, *President.*WILLIAM TREMBOR, *Secretary.*

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$3,020,892 58

Income During the Year.

Fire.

Gross cash premiums.....	\$2,218,222 73
Deduct re-insurance, &c.....	436,740 77

Net cash received for premiums.....	\$1,781,481 96
Rents from company's property.....	2,469 64
Interest on mortgage loans.....	91,100 48
Interest on collateral loans.....	816 00
Interest on bonds and dividends on stocks.....	44,802 44
Interest from all other sources.....	2,119 53
Profit and loss.....	1,619 57

Total income \$1,924,409 62

Total \$4,945,302 20

Disbursements During the Year.

Fire.

Gross amount paid for losses....	\$1,011,080 78
Deduct salvage and re-insurance..	115,262 97

Net amount paid for losses.....	\$895,817 81
Cash paid stockholders for interest or dividends (amount declared during the year, \$60,000) .	60,000 00
Commissions or brokerage to agents.....	458,946 70
Salaries and allowances to agents.....	48,975 58
Salaries, fees and all other charges of officers, \$10,500.00; clerks, \$31,476.95; other employes, \$43,200.50	85,177 45
Taxes on premiums, \$22,566.14; on real estate, \$372.26; on other investments, \$8,459.58; internal revenue, \$9,190.52.....	40,588 50
Insurance department fees and agents' licenses..	8,470 96
Municipal licenses	3,692 38
Advertising, printing and stationery.....	20,540 90
Legal expenses	5,729 76
Repairs and expenses on real estate.....	183 25
Furniture, fixtures and maps.....	3,228 06
Miscellaneous expenses	48,018 08
Loss on sale or maturity of ledger assets.....	18,437 62
Premium on bonds purchased, charged off....	19,805 58

Total disbursements 1,717,612 63

Balance December 31, 1900..... \$3,227,689 57
Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$79,348 25
Mortgage loans on real estate, first liens.....	1,558,980 15
Loans secured by pledge of bonds, stocks or other collaterals	13,300 00
Book value of bonds, \$1,027,750.54; stocks, \$335,066.66	1,362,817 20
Cash in company's office.....	12,243 48
Cash deposited in bank.....	256,223 35
Total	<u>\$3,282,912 43</u>

Ledger Liabilities.

Agents' credit balances, \$4,285.55; all other, \$50,937.31	55,222 86
Total net ledger assets as per balance.....	<u>\$3,227,689 57</u>

Non-Ledger Assets.

Interest due and accrued on mortgages.....	55,838 59
Interest accrued on bonds and stocks.....	16,669 79
Interest accrued on collateral loans.....	486 60
Gross premiums in course of collection.....	\$364,001 87
Deduct cost of collection, commission, &c.....	54,217 38
Net amount of uncollected premiums.....	<u>309,784 49</u>
Gross assets	<u>\$3,610,469 04</u>

Items Not Admitted.

Depreciation from book values of bonds and stocks, to bring same to market value.....	5,044 76
Total admitted assets.....	<u>\$3,605,464 28</u>

Liabilities.

Losses adjusted and unpaid.....	\$55,595 73
Losses unadjusted and reported.....	50,027 18
Losses resisted	12,850 00
Total	<u>\$118,472 91</u>
Deduct re-insurance thereon.....	17,168 35
Net amount of unpaid losses.....	<u>\$101,304 56</u>

Unearned premiums on fire risks, one year or less	\$506,539 62	
Unearned premiums on fire risks, more than one year	1,522,398 40	
Total unearned premiums.....		\$2,028,938 02
Total liabilities except capital.....		\$2,130,242 58
Paid-up capital		200,000 00
Surplus over capital.....		1,275,221 70
Total		\$3,605,464 28

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$264,313,926	\$3,635,806 51
Written or renewed in 1900.....	177,681,378	2,239,681 47
Total	\$441,995,304	\$5,875,487 98
Deduct risks expired and terminated.....	138,281,035	1,876,288 51
In force at the end of the year.....	\$303,714,269	\$3,999,199 47
Deduct amount re-insured.....	8,406,895	127,695 08
Net amount in force.....	\$295,307,374	\$3,871,504 39

General Interrogatories.

Losses incurred during the year (fire, \$883,709.54; tornado, \$11,066.61)	\$894,776 15
Company's stock owned by the directors at par value.....	78,750 00
Loaned to officers and directors.....	14,000 00
Loaned to stockholders, not officers.....	42,050 00

Amounts deposited for the exclusive protection of policyholders in other States or Countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$10,975 00	\$3,109 82

Business in New Jersey in 1900.

Fire risks written.....	\$2,123,864 00
Premiums received	13,734 95
Losses paid	10,197 98
Losses incurred	13,207 57
Amount at risk.....	2,091,061 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,288,882 62
Net premiums earned.....	\$1,548,747 68
Interest, etc., earned.....	162,085 04
<hr/>	
Total premiums and interest earned.....	\$1,710,832 72
Net losses incurred.....	\$894,776 15
Expenses incurred	769,717 49
<hr/>	
Total losses and expenses incurred.....	1,664,493 64
<hr/>	
Net gain for the year.....	\$46,339 08
Dividends incurred	60,000 00
<hr/>	
Decrease in surplus for the year.....	13,660 92
<hr/>	
Surplus at end of year.....	\$1,275,221 70
Ratio of net losses incurred to net premiums earned, 57.77 per cent.	
Ratio of expenses incurred to net premiums earned, 49.69 per cent.	

GERMAN ALLIANCE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February, 1897.

Commenced business February 8, 1897.

ADOLPH A. STROHN, *President*.CHARLES G. SMITH, *Secretary*.

PAID-UP CAPITAL, \$400,000.

Balance of net ledger assets, December 31, 1899..... \$850,146 43

Income During the Year.

	Fire.	
Gross cash premiums.....	\$336,498 75	
Deduct re-insurance, &c.....	60,374 78	
<hr/>		
Net cash received for premiums.....	\$276,123 97	
Interest on bonds and dividends on stocks.....	36,800 58	
<hr/>		
Total income	312,924 55	
<hr/>		
Total	\$1,163,070 98	

Disbursements During the Year.

Fire.

Gross amount paid for losses....	\$202,082 67
Deduct salvage and re-insurance..	2,028 37

Net amount paid for losses.....	\$200,054 30
Commissions or brokerage to agents.....	61,276 95
Salaries, fees and all charges of officers, clerks and other employes.....	1,800 00
Taxes on premiums.....	14,008 21
Insurance department fees and agents' licenses..	4,846 57
Municipal licenses, \$936.11; tax on franchise, \$130.00	1,066 11
Advertising, printing and stationery.....	31 55
Miscellaneous expenses	10 60

Total disbursements	283,094 29
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Balance December 31, 1900.....	\$879,976 69
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Invested in the following:

Ledger Assets.

Book value of bonds, \$563,643.06; stocks, \$289,- 690.69.....	\$853,333 75
Cash deposited in bank.....	26,642 94

Total net ledger assets as per balance.....	\$879,976 69
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Non-Ledger Assets.

Market value of bonds and stocks over book value.....	57,946 25
Gross premiums in course of collection.....	\$77,313 17
Deduct cost of collection, commission, &c.....	26,895 05

Net amount of uncollected premiums.....	50,418 12
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Gross assets.....	\$988,341 06
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Liabilities.

Losses adjusted and unpaid.....	\$25,135 33
Losses unadjusted and reported.....	19,642 00

Amount of unpaid losses.....	\$44,777 33
Unearned premiums on fire risks, one year or less,	\$113,133 25
Unearned premiums on fire risks, more than one year.....	89,487 04

Total unearned premiums.....	202,620 29
------------------------------	------------

Salaries, rent, taxes and miscellaneous expenses due and accrued	\$159 15
Total liabilities except capital.....	\$247,556 77
Paid-up capital	400,000 00
Surplus over capital.....	340,784 29
Total.....	\$988,341 06

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$45,067,175	\$339,958 32
Written or renewed in 1900.....	41,897,984	348,478 69
Total.....	\$86,965,159	\$688,437 01
Deduct risks expired and terminated.....	35,071,438	293,640 92
In force at the end of the year.....	\$51,893,721	\$394,796 09

General Interrogatories.

Losses incurred during the year (fire, - \$188,770.40; tornado, \$124.15)	\$188,894 55
Company's stock owned by the directors at par value.....	89,200 00

Amounts deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Oregon.....	\$66,000 00	\$5,288 15
Virginia.....	13,200 00	8,172 32
	\$79,200 00	\$13,460 47

Business in New Jersey in 1900.

Fire risks written.....	\$769,947 00
Premiums received	6,310 47
Losses paid	3,758 98
Losses incurred	5,664 98
Amount at risk.....	1,108,767 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$282,628 77
Net premiums earned.....	\$272,471 37
Interest, etc., earned.....	61,945 06
Total premiums and interest earned.....	\$334,416 43

FIRE AND FIRE-MARINE

Net losses incurred.....	\$188,894 55
Expenses incurred	87,366 36
<hr/>	
Total losses and expenses incurred.....	\$276,260 91
<hr/>	
Net gain (increase in surplus) for the year.....	\$58,155 52
<hr/>	
Surplus at end of year.....	\$340,784 29
Ratio of net losses incurred to net premiums earned, 69.32 per cent.	
Ratio of expenses incurred to net premiums earned, 32.06 per cent.	

GERMAN AMERICAN INSURANCE COMPANY,

NEW YORK CITY.

Incorporated March, 1872.

Commenced business March 7, 1872.

WILLIAM N. KREMER, *President*.CHARLES G. SMITH, *Secretary*.

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1899..... \$7,263,937 59

Income During the Year.

Fire.

Gross cash premiums.....	\$4,637,678 48
Deduct re-insurance, &c.....	1,642,490 40

Net cash received for premiums.....	\$2,995,188 08
Interest on mortgage loans.....	2,234 45
Interest on bonds and dividends on stocks.....	308,443 87
Interest from all other sources.....	2,169 29
Profit on sale or maturity of ledger assets.....	38,386 49

Total income.....	3,346,422 18
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Total.....	\$10,610,359 77
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Disbursements During the Year.

Fire.

Gross amount paid for losses.....	\$2,494,665 51
Deduct salvage and re-insurance..	782,208 68

Net amount paid for losses.....	\$1,712,456 83
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Cash paid stockholders for interest or dividends (amount declared during the year, \$300,000)	\$300,000 00
Commissions or brokerage to agents.....	482,068 07
Rents	34,495 56
Salaries, fees and all other charges of officers, clerks and other employes.....	209,502 70
Taxes on premiums.....	77,440 87
Insurance department fees and agents' licenses.	15,315 67
Municipal licenses, \$5,784.28; tax on franchise, \$190.00	5,974 28
Advertising, printing and stationery.....	36,863 48
Furniture and fixtures.....	4,456 25
Miscellaneous expenses	250,962 48
Total disbursements	\$3,129,536 19

Balance December 31, 1900.....	\$7,480,823 58
Invested in the following:	

Ledger Assets.

Book value of real estate unincumbered.....	\$15,000 00
Mortgage loans on real estate, first liens.....	13,000 00
Book value of bonds, \$4,851,955.54; stocks, \$2,240,463.69	7,092,419 23
Cash in company's office.....	9,599 34
Cash deposited in bank.....	350,805 01

Total net ledger assets as per balance.....	\$7,480,823 58
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Non-Ledger Assets.

Interest accrued on mortgages.....	173 00
Market value of bonds and stocks over book value.....	609,047 77
Gross premiums in course of collection.....	\$586,236 99
Deduct cost of collection, commission, &c....	115,284 62

Net amount of uncollected premiums.....	470,952 37
Premiums more than three months due.....	\$34,280 29

Gross assets	\$8,560,996 72
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Liabilities.

Losses adjusted and unpaid.....	\$169,939 00
Losses unadjusted and reported.....	241,677 00
Losses resisted	41,863 00

Total	\$453,479 00
Deduct re-insurance thereon.....	81,596 00

Net amount of unpaid losses.....	\$371,883 00
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Unearned premiums on fire risks, one year or less	\$1,088,676 55
Unearned premiums on fire risks, more than one year	1,654,020 97
Total unearned premiums.....	\$2,742,697 52
Salaries, rent, taxes and miscellaneous expenses due and accrued	17,173 66
Return premiums	2,072 26
Re-insurance premiums	159,458 58
Total liabilities except capital.....	\$3,293,285 02
Paid-up capital	1,000,000 00
Surplus over capital.....	4,267,711 70
Total	\$8,560,996 72

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$720,917,823	\$5,841,188 49
Written or renewed in 1900.....	529,306,767	4,731,936 23
Total	\$1,250,224,590	\$10,573,124 72
Deduct risks expired and terminated.....	456,724,930	4,050,183 76
In force at the end of the year.....	\$793,499,660	\$6,522,940 96
Deduct amount re-insured.....	142,112,746	1,050,483 90
Net amount in force.....	\$651,386,914	\$5,472,457 06

General Interrogatories.

Losses incurred during the year (fire, \$1,741,331.21; tornado, \$3,990.22)	\$1,745,321 43
Company's stock owned by the directors at par value.....	139,000 00

Amounts deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$13,200 00	\$54,810 66
Oregon	66,000 00	35,863 64
Virginia	59,400 00	33,455 13
	\$138,600 00	\$124,129 43

Business in New Jersey in 1900.

Fire risks written.....	\$23,396,291 00
Premiums received	149,639 66
Losses paid	125,860 37
Losses incurred	118,071 37
Amount at risk.....	53,447,526 00
Torando risks written.....	206,000 00
Premiums received	229 32
Amount at risk.....	206,000 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$3,946,576 79
Net premiums earned.....	\$2,981,088 55
Interest, etc., earned.....	523,287 93
<hr/>	
Total premiums and interest earned....	\$3,504,376 48
Net losses incurred.....	\$1,745,321 43
Expenses incurred	1,137,920 14
<hr/>	
Total losses and expenses incurred....	2,883,241 57
<hr/>	
Net gain for the year.....	\$621,134 91
Dividends incurred	300,000 00
<hr/>	
Increase in surplus for the year.....	321,134 91
<hr/>	
Surplus at end of year.....	\$4,267,711 70
Ratio of net losses incurred to net premiums earned, 58.54 per cent.	
Ratio of expenses incurred to net premiums earned, 38.17 per cent.	

GERMANIA FIRE INSURANCE COMPANY OF NEW YORK CITY.

NEW YORK CITY.

Incorporated March, 1859.

Commenced business March, 1859.

HUGO SCHUMANN, *President*.CHARLES RUYKHAVER, *Secretary*.

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1899..... \$4,652,228 53

Income During the Year.

	Fire.	
Gross cash premiums.....	\$1,693,888	11
Deduct re-insurance, &c.....	495,080	36
<hr/>		
Net cash received for premiums.....	\$1,198,807	75
Rents from company's property.....	23,052	72
Interest on mortgage loans.....	17,389	48
Interest on bonds and dividends on stocks...	141,241	44
Interest from all other sources.....	393	58
Income from all other sources.....	4,952	54
<hr/>		
Total income	\$1,385,838	51
<hr/>		
Total	\$6,038,067	04

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$803,642	93
Deduct salvage and re-insurance.	152,489	71
<hr/>		
Net amount paid for losses.....	\$651,153	22
Cash paid stockholders for interest or dividends (amount declared during the year, \$150,000)	150,000	00
Commissions or brokerage to agents.....	236,401	49
Rents	21,193	70
Salaries, fees and all other charges of officers, \$30,500.00; clerks, \$107,106.05.....	137,606	05
Taxes on premiums, \$25,545.92; on real estate, \$6,136.24; internal revenue, \$8,928.57.....	40,610	73
Insurance department fees and agents' licenses.	13,418	54
Municipal licenses	1,807	29
Advertising, printing and stationery.....	14,388	20
Legal expenses	713	17
Repairs and expenses on real estate.....	15,945	26
Miscellaneous expenses	42,682	95
Loss on sale or maturity of ledger assets.....	2,374	66
Profit and loss.....	17,178	47
<hr/>		
Total disbursements	1,345,473	73
<hr/>		
Balance December 31, 1900.....	\$4,692,593	31
<hr/>		
Invested in the following:		

Ledger Assets.

Book value of real estate unincumbered.....	\$686,824 27
Mortgage loans on real estate, first liens.....	378,500 00
Book value of bonds, \$2,034,011.08; stocks, \$1,- 239,212.03	3,273,223 11
Cash in company's office.....	4,356 76
Cash deposited in bank.....	160,170 55
Cash in hands of department managers.....	13,862 06
Agents' debit balances.....	175,656 56

Total net ledger assets as per balance..... \$4,692,593 31

Non-Ledger Assets.

Interest accrued on mortgages.....	8,903 75
Interest accrued on bonds and stocks.....	1,250 00
Rents due and accrued on company's property or lease.....	2,115 02
Market value of bonds and stocks over book value.....	207,390 89
Gross premiums in course of collection.....	\$11,845 51
Deduct cost of collection, commission, &c.....	2,773 49

Net amount of uncollected premiums..... 9,072 02

Premiums more than three months due..... \$2,183 25

Gross assets \$4,921,324 99

Liabilities.

Losses adjusted and unpaid.....	\$50,478 60
Losses unadjusted and reported.....	51,213 89
Losses resisted	9,181 00

Total \$110,873 49

Deduct re-insurance thereon..... 29,301 88

Net amount of unpaid losses..... \$81,571 61

Unearned premiums on fire risks, one year or
less

less	\$361,857 15
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Unearned premiums on fire risks, more than one
year

year	1,201,920 85
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Total unearned premiums..... 1,563,778 00

Total liabilities except capital..... \$1,645,349 61

Paid-up capital 1,000,000 00

Surplus over capital..... 2,275,975 38

Total \$4,921,324 99

Miscellaneous.
Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$402,859,714	\$3,157,191 42
Written or renewed in 1900.....	216,550,840	1,690,660 88
Total	\$619,410,554	\$4,847,852 30
Deduct risks expired and terminated.....	213,153,422	1,635,403 09
In force at end of the year.....	\$406,257,132	\$3,212,449 21
Deduct amount re-insured.....	19,417,890	146,577 15
Net amount in force.....	\$386,839,242	\$3,065,872 06

General Interrogatories.

Losses incurred during the year.....	\$640,912 47
Company's stock owned by the directors at par value.....	196,200 00

Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$26,000 00	\$17,312 74
Virginia	53,663 00	14,730 48
	\$79,663 00	\$32,043 22

Business in New Jersey in 1900.

Fire risks written.....	\$18,301,017 00
Premiums received	103,642 17
Losses paid	74,223 52
Losses incurred	68,569 50
Amount at risk.....	46,275,377 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$2,101,402 85
Net premiums earned.....	\$1,218,431 33
Interest, etc., earned.....	249,738 28
Total premiums and interest earned.....	\$1,468,169 61
Net losses incurred.....	\$640,912 47
Expenses incurred	502,684 61
Total losses and expenses incurred.....	1,143,597 08
Net gain for the year.....	\$324,572 53

Dividends incurred	\$150,000 00	
Increase in surplus for the year.....		\$174,572 53
Surplus at end of year.....		\$2,275,975 38
Ratio of net losses incurred to net premiums earned, 52.60 per cent.		
Ratio of expenses incurred to net premiums earned, 41.26 per cent.		

GIRARD FIRE AND MARINE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated March, 1853.

Commenced business May, 1853.

ALFRED S. GILLETT, *President*.EDWIN F. MERRILL, *Secretary*.

PAID-UP CAPITAL, \$300,000.

Balance of net ledger assets, December 31, 1899..... \$1,876,367 97

Income During the Year.

	Fire.	
Gross cash premiums.....	\$522,040 40	
Deduct re-insurance, &c.....	130,309 50	
Net cash received for premiums.....		\$391,730 90
Deposit premiums received on perpetual risks.		28,540 53
Rents from company's property (including \$5,000 for company's use of own buildings).....		18,648 87
Interest on mortgage loans.....		39,918 40
Interest on collateral loans.....		5,114 24
Interest on bonds and dividends on stocks....		28,981 54
Interest from all other sources.....		877 52
Income from all other sources.....		879 50
Profit on sale or maturity of ledger assets....		7,948 93
Total income		522,640 43
Total		\$2,399,008 40

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$300,863 56	
Deduct salvage and re-insurance.	48,182 81	
<hr/>		
Net amount paid for losses.....	\$252,680 75	
Deposit premiums returned.....	22,968 79	
Cash paid stockholders for interest or dividends (amount declared during the year, \$63,000)	63,000 00	
Commissions or brokerage to agents.....	97,181 08	
Salaries and allowances to agents.....	15,081 21	
Rents (including \$5,000 for company's use of own buildings)	8,645 00	
Salaries, fees and all other charges of officers, \$20,500.00; clerks, \$21,363.98; other employes, \$1,250.00	43,113 96	
Taxes on premiums, \$13,490.12; on real estate, \$5,504.12; internal revenue, \$2,726.43.....	21,720 67	
Insurance department fees and agents' licenses.	2,157 40	
Municipal licenses	1,123 52	
Advertising, printing and stationery.....	10,724 89	
Legal expenses	899 58	
Repairs and expenses on real estate.....	7,790 95	
Miscellaneous expenses	22,240 84	
Loss on sale or maturity of ledger assets.....	12,518 53	
<hr/>		
Total disbursements	\$581,847 17	
<hr/>		
Balance December 31, 1900.....	\$1,817,161 23	

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$300,431 65
Mortgage loans on real estate, first liens.....	634,700 00
Loans secured by pledge of bonds, stocks or other collaterals	95,780 00
Book value of bonds, \$571,749.66; stocks, \$115- 626.64	687,376 30
Cash in company's office.....	2,528 31
Cash deposited in bank.....	59,158 84
Bills receivable	27,523 13
Perpetual re-insurance	5,397 00
Hotel furniture	2,532 40
Philadelphia underwriters	100 00
Other assets	1,633 60

Total net ledger assets as per balance..... \$1,817,161 23

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$10,165 58
Interest accrued on bonds and stocks.....	8,222 08
Interest due and accrued on collateral loans.....	3,256 60
Rents due and accrued on company's property or lease.....	473 17
Market value of real estate over book value.....	81,568 35
Market value of bonds and stocks over book value.....	51,596 70
Gross premiums in course of collection.....	\$95,696 06
Deduct cost of collections, commission, &c....	18,912 06
<hr/>	
Net amount of uncollected premiums.....	76,784 00
Due from other companies for re-insurance on losses paid..	2,357 13
<hr/>	
Gross assets	\$2,051,584 84

Items Not Admitted.

Company's stock owned.....	\$44,863 00
Loans on company's stock.....	2,000 00
Hotel furniture	2,532 40
Bills receivable	1,891 10
<hr/>	
	51,286 50
<hr/>	
Total admitted assets.....	\$2,000,298 34

Liabilities.

Losses unadjusted and reported.....	\$23,369 23
Losses resisted	2,575 00
<hr/>	
Total	\$259,944 23
Deduct re-insurance thereon.....	2,760 86
<hr/>	
Net amount of unpaid losses.....	\$23,183 37
Unearned premiums on fire risks, one year or less	\$99,936 17
Unearned premiums on fire risks, more than one year	304,456 84
<hr/>	
Total unearned premiums.....	404,393 01
Amount reclaimable on perpetual fire policies.....	624,610 07
Return premiums	12,519 91
Re-insurance premiums	7,170 78
General expenses	11,596 75
<hr/>	
Total liabilities except capital.....	\$1,083,473 89

FIRE AND FIRE-MARINE

Paid-up capital	\$300,000 00
Surplus over capital.....	616,824 45
<hr/>	
Total	\$2,000,298 34

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$88,660,684	\$843,551 63
Written or renewed in 1900.....	51,773,827	524,666 28
<hr/>		
Total	\$140,434,511	\$1,368,217 91
Deduct risks expired and terminated.....	49,642,104	502,847 18
<hr/>		
In force at the end of the year.....	\$90,792,407	\$865,370 73
Deduct amount re-insured.....	7,273,642	78,181 79
<hr/>		
Net amount in force.....	\$83,518,765	\$787,188 94
Perpetual risks in force (not included above)...	32,383,448	694,011 19

General Interrogatories.

Losses incurred during the year.....	\$278,625 90
Company's stock owned by the directors at par value.....	37,500 00
Loaned to officers and directors.....	2,000 00

Business in New Jersey in 1900.

Fire risks written.....	\$1,510,090 00
Premiums received	11,454 88
Losses paid	5,146 58
Losses incurred	4,758 65

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$642,693 30
Net premiums earned.....	\$396,982 92
Interest, etc., earned.....	84,629 99
<hr/>	
Total premiums and interest earned.....	\$481,612 91
Net losses incurred.....	\$235,936 67
Expenses incurred	208,545 09
<hr/>	
Total losses and expenses incurred....	444,481 76
<hr/>	
Net gain for the year.....	\$37,131 15

Dividends incurred	\$63,000 00	
		<hr/>
Decrease in surplus for the year.....		\$25,868 85
		<hr/>
Surplus at end of year.....		\$616,824 45
Ratio of net losses incurred to net premiums earned, 59.43 per cent.		
Ratio of expenses incurred to net premiums earned, 52.53 per cent.		

GLENS FALLS INSURANCE COMPANY.

GLENS FALLS, N. Y.

Incorporated May, 1849. Commenced business May, 1850.

J. L. CUNNINGHAM, *President.* R. A. LITTLE, *Secretary.*

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$3,221,706 12

Income During the Year.

Fire.

Gross cash premiums.....	\$1,034,936 68	
Deduct re-insurance, &c.....	196,843 70	
		<hr/>
Net cash received for premiums.....		\$838,092 98
Rents from company's property.....		2,011 41
Interest on mortgage loans.....		71,087 44
Interest on collateral loans.....		240 00
Interest on bonds and dividends on stocks....		89,860 00
Interest from all other sources.....		16,999 04
Income from all other sources.....		216 78

Total income 101,507 65

Total \$4,240,213 77

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$504,853 53	
Deduct salvage and re-insurance.	52,779 50	
	<hr/>	
Net amount paid for losses.....		\$452,074 03
Cash paid stockholders for interest or dividends (amount declared during the year, \$60,000) .		60,000 00
Commissions or brokerage to agents.....		189,674 41
Salaries, fees and all other charges of officers, \$13,500.00; clerks, \$39,537.85; other employes, \$13,100.32		66,138 17
Taxes on premiums, \$15,745.91; on real estate, \$18,523.98; on other investments, \$6,198.95; internal revenue, \$5,831.75.....		46,300 59
Insurance department fees and agents' licenses..		7,238 54
Municipal licenses, \$4,661.97; tax on franchise, \$970.30		5,632 27
Advertising, printing and stationery.....		14,345 28
Legal expenses		2,670 94
Repairs and expenses on real estate.....		2,325 71
Furniture and fixtures.....		80 45
Miscellaneous expenses		46,586 28
Premium on bonds purchased, charged off....		8,400 00
Reduction in book value of real estate.....		2,031 36
Loss on sale or maturity of ledger assets.....		2,000 00
Profit and loss.....		2,016 49
	<hr/>	
Total disbursements		\$907,514 52
Balance December 31, 1900.....		\$3,332,699 25
Invested in the following:		
	Ledger Assets.	
Book value of real estate unincumbered.....	\$62,700 00	
Mortgage loans on real estate, first liens.....	1,140,386 66	
Loans secured by pledge of bonds, stocks or other collaterals	4,000 00	
Book value of bonds, \$1,575,922.05; stocks, \$24,500.00	1,600,422 05	
Cash in company's office.....	3,944 92	
Cash deposited in bank.....	419,432 15	
Bills receivable	922 84	
Agents' debit balances.....	100,890 63	
	<hr/>	
Total net ledger assets as per balance.....		\$3,332,699 25

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$6,841 99
Interest accrued on bonds and stocks.....	8,326 53
Market value of bonds and stocks over book value.....	90,980 00
<hr/>	
Gross assets	\$3,438,847 77
Contingent depreciation on mortgages.....	20,000 00
<hr/>	
Total admitted assets.....	\$3,418,847 77

Liabilities.

Losses adjusted and unpaid.....	\$25,120 16
Losses unadjusted and reported.....	28,684 00
Losses resisted	6,723 60
<hr/>	
Total	\$60,527 76
Deduct re-insurance thereon.....	9,963 48
<hr/>	
Net amount of unpaid losses.....	\$50,564 28
Unearned premiums on fire risks, one year or less	\$197,948 32
Unearned premiums on fire risks, more than one year	733,145 08
<hr/>	
Total unearned premiums.....	931,093 40
Salaries, rent, taxes and miscellaneous expenses due and accrued	10,000 00
<hr/>	
Total liabilities except capital.....	\$991,657 68
Paid-up capital	200,000 00
Surplus over capital.....	2,227,190 09
<hr/>	
Total	\$3,418,847 77

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31. 1899.....	\$181,506.339	\$1,894,294 71
Written or renewed in 1900.....	97,089,269	1,034,936 68
<hr/>		
Total	\$278,595,608	\$2,929,231 39
Deduct risks expired and terminated.....	91,113,341	964,456 74
<hr/>		
In force at the end of the year.....	\$187,482,267	\$1,964,774 65
Deduct amount re-insured.....	11,101,505	145,730 24
<hr/>		
Net amount in force.....	\$176,380,762	\$1,819,044 41

FIRE AND FIRE-MARINE

General Interrogatories.

Losses incurred during the year.....	\$513,901 '95
Company's stock owned by the directors at par value.....	69,880 00

Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$25,000 00	\$10,647 27
Oregon	55,900 00	4,157 06
Virginia	11,000 00	6,925 84
	<hr/> \$91,900 00	<hr/> \$21,730 17

Business in New Jersey in 1900.

Fire risks written	\$1,676,060 00
Premiums received	15,186 48
Losses paid	8,011 35
Losses incurred	8,011 35

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$2,155,142 07
Net premiums earned.....	\$812,918 53
Interest, etc., earned.....	124,848 12
	<hr/>
Total premiums and interest earned.....	\$937,766 65
Net losses incurred.....	\$461,122 45
Expenses incurred	344,596 18
	<hr/>
Total losses and expenses incurred.....	805,718 63
	<hr/>
Net gain for the year.....	\$132,048 02
Dividends incurred	60,000 00
	<hr/>
Increase in surplus for the year.....	72,048 02
	<hr/>
Surplus at end of year.....	\$2,227,190 09
Ratio of net losses incurred to net premiums earned, 56.72 per cent.	
Ratio of expenses incurred to net premiums earned, 42.39 per cent.	

GLOBE AND RUTGERS FIRE INSURANCE COMPANY,

NEW YORK CITY.

Incorporated February 9, 1899. Commenced business February 9, 1899.

E. C. JAMESON, *President*.LYMAN CANDEE, *Secretary*.

PAID-UP CAPITAL, \$400,000.

Balance of net ledger assets, December 31, 1899..... \$367,760 51

Income During the Year.

	Fire.	
Gross cash premiums.....	\$382,165 70	
Deduct re-insurance, &c.....	76,175 59	
Net cash received for premiums.....	\$305,990 11	
Rents from company's property.....	3,125 00	
Interest on mortgage loans.....	2,937 50	
Interest on bonds and dividends on stocks.....	10,408 39	
Profit on sale or maturity of ledger assets.....	1,471 50	
Profit and loss.....	374 00	
Total income.....		324,306 50
Total.....		\$692,067 01

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid for losses	\$240,644 17	\$21,490 74	
Deduct salvage and re-insurance	72,051 71	959 81	
Net am't paid for losses...	\$168,592 46	\$20,530 93	\$189,123 39
Commissions or brokerage to agents.....			45,286 09
Rents			4,000 00
Salaries, fees and all other charges of officers, \$6,859.50; clerks, \$7,000.00.....			13,859 50
Taxes on premiums, \$3,257.99; on real estate, \$883.06			4,141 05
Insurance department fees and agents' licenses...			621 82

Tax on franchise.....	\$241 07
Advertising, printing and stationery.....	500 00
Legal expenses	5,092 01
Repairs and expenses on real estate.....	1,256 58
Miscellaneous expenses	4,220 28
Total disbursements	<u>\$268,341 79</u>
Balance December 31, 1900.....	\$423,725 22

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$64,500 00
Mortgage loans on real estate, first liens.....	58,700 00
Book value of bonds, \$51,108.22; stocks, \$214,106.02	265,214 24
Cash in company's office.....	2,959 37
Cash deposited in bank.....	62,351 61
Bills receivable	5,000 00
Total	<u>\$458,725 22</u>

Ledger Liabilities.

Borrowed money.....	35,000 00
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Total net ledger assets as per balance.....	<u>\$423,725 22</u>
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Non-Ledger Assets.

Interest accrued on mortgages.....	1,195 55
Interest accrued on bonds and stocks.....	3,362 00
Rents accrued on company's property or lease.....	275 00
Market value of real estate over book value.....	1,000 00
Market value of bonds and stocks over book value.....	102,285 51
Gross premiums in course of collection.....	\$109,766 85
Deduct cost of collection, commission, &c.....	16,465 02

Net amount of uncollected premiums.....	<u>93,301 83</u>
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Gross assets	<u>\$625,145 11</u>
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Liabilities.

Losses adjusted and unpaid.....	\$1,611 72
Losses unadjusted and reported.....	39,266 71
Losses resisted	850 00

Total	<u>41,728 43</u>
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Deduct re-insurance thereon.....	\$498 36	
Net amount of unpaid losses.....		\$41,230 07
Unearned premiums on fire risks, one year or less	\$151,958 41	
Unearned premiums on fire risks, more than one year	8,849 29	
Total unearned premiums.....		160,807 70
Total liabilities except capital.....		\$202,037 77
Paid-up capital		400,000 00
Surplus over capital.....		23,107 34
Total		\$625,145 11

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$42,681,900	\$406,875 02
Written or renewed in 1900.....	29,550,000	412,704 75
Total	\$72,231,900	\$819,579 77
Deduct risks expired and terminated.....	48,235,003	503,452 78
In force at the end of the year.....	\$23,996,897	\$316,126 99
Deduct amount re-insured.....	77,382	438 52
Net amount in force.....	\$23,919,515	\$315,688 47

General Interrogatories.

Losses incurred during the year, fire.....	\$198,535 52
Company's stock owned by the directors at par value.....	77,800 00

Business in New Jersey in 1900.

Fire risks written.....	\$1,670,000 00
Premiums received	24,514 20
Losses paid	8,050 06
Losses incurred	8,050 06
Amount at risk.....	43,350 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$3,038 94
Net premiums earned.....	\$202,554 00
Interest, etc., earned.....	48,017 73
Total premiums and interest earned.....	\$250,571 73

FIRE AND FIRE-MARINE

Net losses incurred.....	\$154,329 98	
Expenses incurred	76,173 35	
		<hr/>
Total losses and expenses incurred.....	\$230,503 33	
		<hr/>
Net gain (increase in surplus) for the year.....	\$20,068 40	
		<hr/>
Surplus at end of year.....	\$23,107 34	
Ratio of net losses incurred to net premiums earned, 76.19 per cent.		
Ratio of expenses incurred to net premiums earned, 37.60 per cent.		

GREENWICH INSURANCE COMPANY.

NEW YORK CITY.

Incorporated May 5, 1834. Commenced business January 1, 1835.

MASON A. STONE, *President*. WALTER B. WARD, *Assistant Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$990,703 40

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums	\$1,684,444 33	\$205,188 49	
Deduct re-insurance, &c	397,635 96	26,994 47	
		<hr/>	
Net cash received for premiums.	\$1,286,808 37	\$178,194 02	\$1,465,002 39
Rents from company's property (including \$12,- 000 for company's use of own buildings)..			16,125 00
Interest on bonds and dividends on stocks....			45,422 47
Interest from all other sources.....			7 24
Profit on sale or maturity of ledger assets.....			3,739 63
Profit and loss.....			869 58
		<hr/>	
Total income			1,531,166 31
		<hr/>	
Total			\$2,521,869 71

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid			
for losses.....	\$876,629 62	\$105,221 13	
Deduct salvage and			
re-insurance	137,379 87	15,269 90	
Net amount paid			
for losses.....	\$739,249 75	\$89,951 23	\$829,200 98
Cash paid stockholders for interest or dividends (amount declared during the year, \$20,000).			20,000 00
Commissions or brokerage to agents.....			287,248 20
Rents			12,000 00
Salaries, fees and all other charges of officers, \$13,600.00; clerks and other employes, \$120,- 164.17			133,764 17
Taxes on premiums, \$20,127.59; on real estate, \$3,782.89; internal revenue, \$10,880.89.....			34,791 37
Insurance department fees and agents' licenses.			14,815 94
Advertising, printing and stationery.....			18,411 25
Repairs and expenses on real estate.....			470 16
Furniture and fixtures.....			376 40
Miscellaneous expenses			170,998 41
Loss on sale or maturity of ledger assets.....			834 95
Total disbursements			\$1,522,911 83

Balance December 31, 1900..... \$998,957 88

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$127,500 00
Book value of bonds, \$339,956.61; stocks, \$60,610.81	946,063 42
Cash in company's office.....	15,616 95
Cash deposited in bank.....	12,945 28
Bills receivable	13,991 07
Agents' debit balances.....	1,754 90
Total	\$1,117,871 62

Ledger Liabilities.

Borrowed money, \$117,000.00; all other, \$1,913.74	118,913 74
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Total net ledger assets as per balance..... \$998,957 88

Non-Ledger Assets.

Market value of real estate over book value.....	\$172,500 00
Market value of bonds and stocks over book value.....	308,386 58
Gross premiums in course of collection.....	\$291,820 66
Deduct cost of collection, commission, &c....	50,000 00
<hr/>	
Net amount of uncollected premiums.....	241,820 66
Premiums more than three months due.....	\$20,506 03
<hr/>	
Gross assets.....	\$1,721,665 12

Items Not Admitted.

Depreciation from book values of above net ledger assets, to bring same to market value.....	5,000 00
<hr/>	
Total admitted assets.....	\$1,716,665 12

Liabilities.

Losses adjusted and unpaid.....	\$9,666 29
Losses unadjusted and reported.....	167,138 78
Losses resisted	7,775 00
<hr/>	
Total	\$184,580 07
Deduct re-insurance thereon.....	17,614 87
<hr/>	
Net amount of unpaid losses.....	\$166,965 20
Unearned premiums on fire risks, one year or less	\$435,702 57
Unearned premiums on fire risks, more than one year	637,020 78
Unearned premiums on inland navigation risks..	50,402 84
<hr/>	
Total unearned premiums.....	1,123,126 19
Amount reclaimable on perpetual fire policies.....	931 50
Salaries, rent, taxes and miscellaneous expenses due and ac- crued	5,000 00
Return premiums	15,124 75
Re-insurance premiums	5,000 00
<hr/>	
Total liabilities except capital.....	\$1,131,147 64
Paid-up capital	200,000 00
Surplus over capital.....	200,517 48
<hr/>	
Total	\$1,716,665 12

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$263,037,812	\$1,684,496 57
Written or renewed in 1900.....	211,775,301	1,785,380 36
Total	\$474,813,113	\$3,469,876 93
Deduct risks expired and terminated.....	164,428,586	1,223,500 79
In force at the end of the year.....	\$310,384,527	\$2,246,376 14
Deduct amount re-insured.....	29,559,597	242,701 91
Net amount in force.....	\$280,824,930	\$2,003,674 23
Perpetual risks in force (not included above)..	50,000	1,035 00
	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$2,090,204	\$69,405 29
Written or renewed in 1900.....	53,118,216	2,066,636 98
Total	\$55,208,420	\$276,042 27
Deduct risks expired and terminated.....	52,510,241	173,868 22
In force at the end of the year.....	\$2,698,179	\$102,174 05
Deduct amount re-insured.....	27,167	1,368 36
Net amount in force.....	\$2,671,012	\$100,805 69

General Interrogatories.

Losses incurred during the year (fire, \$758,002.54; marine and inland, \$98,648.85; tornado, \$914.44).....	\$857,565 83
Company's stock owned by the directors at par value.....	103,575 00

Amounts deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$10,600 00	\$23,823 72
Virginia	10,600 00	9,164 34
	\$21,200 00	\$32,988 06

Business in New Jersey in 1900.

Fire risks written.....	\$8,049,324 00
Premiums received	50,534 59
Losses paid	21,098 70
Losses incurred	23,365 15
Amount at risk.....	14,299,959 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$346,238 55
Net premiums earned.....	\$1,220,055 39
Interest, etc., earned.....	169,941 81
<hr/>	
Total premiums and interest earned.....	\$1,389,997 20
Net losses incurred.....	\$842,095 42
Expenses incurred	673,622 85
<hr/>	
Total losses and expenses incurred.....	1,515,718 27
<hr/>	
Net loss for the year.....	\$125,721 07
Dividends incurred	20,000 00
<hr/>	
Decrease in surplus for the year.....	145,721 07
<hr/>	
Surplus at end of year.....	\$200,517 48
Ratio of net losses incurred to net premiums earned, 69.02 per cent.	
Ratio of expenses incurred to net premiums earned, 55.21 per cent.	

HANOVER FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1852.

Commenced business April, 1852.

CHARLES A. SHAW, *President.*JOSEPH McCORD, *Secretary.*

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1899..... \$2,494,581 92

Income During the Year,

Fire.

Gross cash premiums.....	\$2,309,099 30
Deduct re-insurance, &c.....	588,502 04

Net cash received for premiums.....	\$1,720,597 26
Rents from company's property (including \$12,- 000.00 for company's use of own buildings).	27,802 54
Interest on mortgage loans.....	175 00
Interest on bonds and dividends on stocks....	85,904 71

Interest from all other sources.....	\$3,254 14	
Profit on sale or maturity of ledger assets.....	25,189 40	
		<hr/>
Total income	\$1,862,923 05	
		<hr/>
Total.....	\$4,357,504 97	

Disbursements During the Year.

Fire.

Gross amount paid for losses....	\$1,311,853 59	
Deduct salvage and re-insurance.	200,040 85	
		<hr/>
Net amount paid for losses.....	\$1,111,812 74	
Cash paid stockholders for interest or dividends (amount declared during the year, \$100,000).	100,000 00	
Commissions or brokerage to agents.....	345,859 22	
Rents (including \$12,000.00 for company's use of own buildings).....	15,781 00	
Salaries, fees and all other charges of officers, \$14,500.00; clerks, \$127,444.23; other em- ployes, \$5,895.00.....	147,839 23	
Taxes on premiums, \$34,956.60; on real estate, \$6,369.88; on other investments, \$116.80; internal revenue, \$13,168.66.....	54,611 94	
Insurance department fees and agents' licenses.	13,405 39	
Tax on franchise.....	190 00	
Advertising, printing and stationery.....	21,224 97	
Legal expenses	1,211 69	
Repairs and expenses on real estate.....	3,962 43	
Furniture and fixtures.....	354 45	
Miscellaneous expenses	114,630 91	
Profit and loss.....	1,015 31	
Loss on sale or maturity of ledger assets.....	35 00	
		<hr/>
Total disbursements	1,931,934 28	
		<hr/>
Balance December 31, 1900.....	\$2,425,570 69	
Invested in the following:		

Ledger Assets.

Book value of real estate unincumbered.....	\$420,368 75
Mortgage loans on real estate, first liens.....	3,500 00
Book value of bonds, \$850,488.91; stocks, \$1,014,134.72	1,864,623 63
Cash in company's office.....	53,978 74
Cash deposited in bank.....	83,099 57
	<hr/>

Total net ledger assets as per balance..... \$2,425,570 69

Non-Ledger Assets.

Interest accrued on mortgages.....	\$14 58	
Interest accrued on bonds and stocks.....	15,672 50	
Rents due on company's property or lease.....	1,443 33	
Market value of real estate over book value.....	29,631 25	
Market value of bonds and stocks over book value.....	386,955 12	
Gross premiums in course of collection.....	\$291,550 74	
Deduct cost of collection, commission, &c.....	51,473 34	
<hr/>		
Net amount of uncollected premiums.....	240,077 40	
Due from other companies for re-insurance or losses paid....	8,940 83	
Premiums more than three months due.....	\$7,440 73	
<hr/>		
Gross assets.....	\$3,108,305 70	

Liabilities.

Losses adjusted and unpaid.....	\$132,867 86	
Losses unadjusted and reported.....	161,660 16	
Losses resisted.....	19,847 20	
<hr/>		
Total	\$314,375 22	
Deduct re-insurance thereon.....	71,431 54	
<hr/>		
Net amount of unpaid losses.....	\$242,943 68	
Unearned premiums on fire risks, one year or less	\$613,962 81	
Unearned premiums on fire risks, more than one year	714,373 51	
<hr/>		
Total unearned premiums.....	1,328,336 32	
Re-insurance premiums.....	51,362 40	
<hr/>		
Total liabilities except capital.....	\$1,622,642 40	
Paid-up capital.....	1,000,000 00	
Surplus over capital.....	485,663 30	
<hr/>		
Total	\$3,108,305 70	

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$252,263,107	\$2,642,342 20
Written or renewed in 1900.....	228,988,190	2,340,886 63
<hr/>		
Total	\$481,251,297	\$4,983,228 83

Deduct risks expired and terminated.....	\$192,083,906	\$2,042,356 60
In force at the end of the year.....	\$289,167,391	\$2,940,872 23
Deduct amount re-insured.....	37,666,216	360,911 85
Net amount in force.....	\$251,501,175	\$2,579,960 38

General Interrogatories.

Losses incurred during the year (fire, \$1,177,353.75; tornado, \$669.85)	\$1,178,023 60
Company's stock owned by the directors at par value.....	205,500 00
Amounts deposited for the exclusive protection of policyholders in other States or countries:	

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$11,200 00	\$6,226 91
Virginia	59,000 00	26,935 88
	\$70,200 00	\$33,162 79

Business in New Jersey in 1900.

Fire risks written.....	\$7,477,529 98
Premiums received	60,919 22
Losses paid	28,483 14
Losses incurred	40,797 69
Amount at risk.....	11,510,128 30

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$518,818 69
Net premiums earned.....	\$1,606,389 77
Interest, etc., earned.....	229,158 17
Total premiums and interest earned.....	\$1,835,547 94
Net losses incurred.....	\$1,159,547 80
Expenses incurred	709,155 53
Total losses and expenses incurred.....	1,868,703 33
Net loss for the year.....	\$33,155 39
Dividends incurred.....	100,000 00
Decrease in surplus for the year.....	133,155 39
Surplus at end of year.....	\$485,663 30
Ratio of net losses incurred to net premiums earned, 68.46 per cent.	
Ratio of expenses incurred to net premiums earned, 40.84 per cent.	

HARTFORD FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1810.

Commenced business August, 1810.

GEORGE L. CHASE, *President*.P. C. ROYCE, *Secretary*.

PAID-UP CAPITAL, \$1,250,000.

Balance of net ledger assets, December 31, 1899..... \$9,656,132 82

Income During the Year.

	Fire.
Gross cash premiums.....	\$8,442,122 51
Deduct re-insurance, &c.....	1,757,375 93
Net cash received for premiums.....	\$6,684,746 58
Rents from company's property.....	13,181 70
Interest on mortgage loans.....	61,660 04
Interest on collateral loans.....	551 25
Interest on bonds and dividends on stocks....	307,256 95
Interest from all other sources.....	5,037 56
Profit and loss.....	500 57
Total income	7,072,934 63
Total	\$16,729,067 47

Disbursements During the Year.

	Fire.
Gross amount paid for losses....	\$5,012,975 13
Deduct salvage and re-insurance.	641,017 47
Net amount paid for losses.....	\$4,371,957 66
Cash paid stockholders for interest or dividends (amount declared during the year, \$400,000)	400,000 00
Commissions or brokerage to agents.....	1,163,657 81
Salaries, fees and all other charges of officers, \$26,910.04; clerks, \$226,148.30; other em- ployes, \$258,646.70.....	511,705 04
Taxes on premiums, \$126,679.83; on real estate, \$6,128.00; internal revenue, \$25,321.60.....	158,129 43
Insurance department fees and agents' licenses..	32,721 86

Municipal licenses	\$6,669 67
Advertising, printing and stationery.....	66,070 78
Legal expenses	15,698 19
Miscellaneous expenses	472,028 18
Paid re-insuring companies.....	67,530 17
Reduction in book value of bonds and stocks...	18,555 58
Agents' balances, charged off.....	1,925 74

Total disbursements.....	\$7,286,650 11
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Balance December 31, 1900.....	\$9,442,417 36
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Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$797,189 46
Mortgage loans on real estate, first liens.....	857,700 00
Loans secured by pledge of bonds, stocks or other collaterals.....	7,800 00
Book value of bonds, \$4,853,721.28; stocks, \$1,366,219.83	6,219,941 11
Cash in company's office.....	128,251 82
Cash deposited in bank.....	730,818 30
Agents' debit balances.....	676,541 52
Printing plant.....	24,175 15

Total net ledger assets as per balance.....	\$9,442,417 36
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Non-Ledger Assets.

Interest due and accrued on mortgages.....	24,892 19
Interest accrued on collateral loans.....	53 33
Rents accrued on company's property or lease.....	1,469 69
Market value of real estate over book value.....	4,310 54
Market value of bonds and stocks over book value.....	958,713 24
Gross premiums in course of collection.....	\$702,000 00
Deduct cost of collection, commission, &c.....	84,300 00

Net amount of uncollected premiums.....	617,700 00
Increased value of printing plant.....	1,244 75
Due from other companies for re-insurance on losses paid....	9,573 83

Gross assets	\$11,060,374 93
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Items Not Admitted.

Printing plant.....	25,419 90
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Total admitted assets.....	\$11,034,955 03
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Liabilities.

Losses adjusted and unpaid.....	\$232,622 44	
Losses unadjusted and reported.....	367,659 82	
Losses resisted.....	54,866 14	
<hr/>		
Amount of unpaid losses.....		\$655,148 40
Unearned premiums on fire risks, one year or less	\$2,458,727 58	
Unearned premiums on fire risks, more than one year	3,008,319 14	
<hr/>		
Total unearned premiums.....		5,467,046 72
Return premiums		140,000 00
<hr/>		
Total liabilities except capital.....		\$6,262,195 12
Paid-up capital.....		1,250,000 00
Surplus over capital.....		3,522,759 91
<hr/>		
Total		\$11,034,955 03

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$929,785,474	\$10,473,015 71
Written or renewed in 1900.....	705,252,502	8,442,122 51
<hr/>		
Total	\$1,635,037,976	\$18,915,138 22
Deduct risks expired and terminated.....	665,432,202	7,898,152 35
<hr/>		
In force at the end of the year.....	\$969,605,774	\$11,016,985 87
Deduct amount re-insured.....	7,030,705	76,663 66
<hr/>		
Net amount in force.....	\$962,575,069	\$10,940,322 21

General Interrogatories.

Losses incurred during the year.....		\$5,012,539 63
Company's stock owned by the directors at par value.....		180,000 00
Amounts deposited for the exclusive protection of policyholders in other States or countries:		
State or Country.	Value of Deposits.	Liabilities.
Canada	\$160,204 00	\$135,602 28
Georgia	10,600 00	74,812 77
New Mexico	10,000 00	10,010 58
Oregon	100,000 00	21,589 27
Virginia	55,387 50	67,352 90
<hr/>		
	\$336,191 50	\$309,367 80

Business in New Jersey in 1900.

Fire risks written.....	\$23,078,071 00
Premiums received	170,833 90
Losses paid.....	161,562 81
Losses incurred	171,726 42

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$3,786,029 35
Net premiums earned.....	\$6,487,416 12
Interest, etc., earned.....	441,389 56
<hr/>	
Total premiums and interest earned.....	\$6,928,805 68
Net losses incurred.....	\$4,371,522 16
Expenses incurred.....	2,420,552 96
<hr/>	
Total losses and expenses incurred.....	6,792,075 12
<hr/>	
Net gain for the year.....	\$136,730 56
Dividends incurred.....	400,000 00
<hr/>	
Decrease in surplus for the year.....	263,269 44
<hr/>	
Surplus at end of year.....	\$3,522,759 91
Ratio of net losses incurred to net premiums earned, 67.38 per cent.	
Ratio of expenses incurred to net premiums earned, 37.31 per cent.	

HOME INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1853.

Commenced business April 13, 1853.

JOHN H. WASHBURN, *Vice-President.*AREMAH M. BURTIS, *Secretary.*

PAID-UP CAPITAL, \$3,000,000.

Balance of net ledger assets, December 31, 1899..... \$11,169,086 45

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums,	\$7,156,377 91	\$523,451 28	
Deduct re-insurance, &c.	2,503,124 12	264,709 12	
Net cash received for premiums..	\$4,653,253 79	\$258,742 16	\$4,911,995 95
Rents from company's property (including \$10,000.00 for company's use of own build- ings)			166,773 25
Interest on mortgage loans.....			10,695 44
Interest on collateral loans.....			10,102 79
Interest on bonds and dividends on stocks.....			367,728 90
Interest from all other sources.....			4,951 63
Income from all other sources.....			2,472 80
Profit on sale or maturity of ledger assets.....			121,085 82
Total income			\$5,595,806 58
Total			\$16,764,893 03

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid for losses	\$3,598,038 25	\$325,937 42	
Deduct salvage and re-insurance	1,059,901 42	150,970 12	
Net am't paid for losses....	\$2,538,136 83	\$174,967 30	\$2,713,104 13
Cash paid stockholders for interest or dividends (amount declared during the year, \$300,000.00)			300,000 00
Commissions or brokerage to agents.....			869,200 63
Rents (including \$10,000.00 for company's use of own buildings)			56,679 96
Salaries, fees and all other charges of officers, \$97,500.00; clerks, \$153,244.56; other em- ployes, \$168,414.67			419,159 23
Taxes on premiums, \$93,873.34; on real estate, \$22,936.61; internal revenue, \$38,442.37.....			155,252 32
Insurance department fees and agents' licenses..			21,599 39
Municipal licenses, \$9,208.66; tax on franchise, \$1,003.00			10,211 66
Advertising, printing, stationery.....			65,503 14

Legal expenses	\$2,247 80
Repairs and expenses on real estate.....	35,565 07
Miscellaneous expenses	307,899 74
Loss on sale or maturity of ledger assets.....	110,856 30

Total disbursements \$5,067,279 37

Balance December 31, 1900..... \$11,697,613 66

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$1,718,265 81
Mortgage loans on real estate, first liens.....	160,400 00
Loans secured by pledge of bonds, stocks or other collaterals	249,375 00
Book value of bonds, \$3,147,178.75; stocks, \$5,- 530,445.90	8,677,624 65
Cash deposited in bank.....	514,815 89
Bills receivable	591 59
Agents' debit balances.....	380,799 98

Total \$11,701,872 92

Ledger Liabilities.

Agents' credit balances.....	4,259 26
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Total net ledger assets as per balance..... \$11,697,613 66

Non-Ledger Assets.

Interest due and accrued on mortgages.....	3,471 87
Interest accrued on bonds and stocks.....	42,487 50
Interest accrued on collateral loans.....	1,705 17
Market value of bonds and stocks over book value.....	1,660,755 35
Gross premiums in course of collection.....	\$237,376 17
Deduct cost of collection, commission, &c.....	44,170 13

Net amount of uncollected premiums..... 193,206 04

Premiums more than three months due.....	\$966 63
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Gross assets \$13,599,239 59

Items not Admitted.

Agents' debit balances, unsecured.....	\$5,481 32
Bills receivable	94 87

55,761 19

Total admitted assets..... \$13,593,663 40

Liabilities.

Losses adjusted and unpaid.....	\$127,725 37	
Losses unadjusted and reported.....	744,223 96	
Losses resisted	47,350 71	
<hr/>		
Total	\$919,300 04	
Deduct re-insurance thereon.....	389,981 23	
<hr/>		
Net amount of unpaid losses.....		\$529,318 81
Unearned premiums on fire risks, one year or less	\$1,547,377 00	
Unearned premiums on fire risks, more than one		
year	2,751,672 00	
Unearned premiums on inland navigation risks.	120,177 00	
Unearned premiums on marine risks.....	126,899 00	
<hr/>		
Total unearned premiums.....		4,546,125 00
Re-insurance premiums		220,720 75
<hr/>		
Total liabilities except capital.....		\$5,296,164 56
Paid-up capital		3,000,000 00
Surplus over capital.....		5,297,498 84
<hr/>		
Total		\$13,593 663 40

Miscellaneous.*Risks and Premiums.*

	Fire Risks. *	Premiums.
In force December 31, 1899.....	\$976,687,393	\$8,763,019 00
Written or renewed in 1900.....	801,749,520	7,087,455 61
<hr/>		
Total	\$1,778,436,913	\$15,850,474 61
Deduct risks expired and terminated.....	726,018,407	6,191,532 61
<hr/>		
In force at the end of the year.....	\$1,052,418,506	\$9,658,942 00
Deduct amount re-insured.....	167,967,353	1,139,238 00
<hr/>		
Net amount in force.....	\$884,451,153	\$8,519,704 00
	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$18,501,346	\$443,005 00
Written or renewed in 1900.....	82,976,503	527,964 03
<hr/>		
Total	\$101,477,849	\$970,969 03
Deduct risks expired and terminated.....	82,026,143	430,777 03
<hr/>		
In force at the end of the year.....	\$19,451,706	\$540,192 00
Deduct amount re-insured.....	6,283,131	172,940 00
<hr/>		
Net amount in force.....	\$13,168,575	\$367,252 00

General Interrogatories.

Losses incurred during the year (fire, \$2,601,- 706.85; marine and inland, \$202,993.88; tor- nado, \$36,215.04)	\$2,840,915 17
Company's stock owned by the directors at par value.....	166,700 00
Loaned to directors.....	150,000 00
Loaned to stockholders, not officers.....	26,800 00

Amounts deposited for the exclusive protection
of policyholders in other States or Countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$26,000 00	\$88,871 05
Oregon	61,500 00	43,814 66
Virginia	57,500 00	90,933 37
	<hr/> \$145,000 00	<hr/> \$223,619 08

Business in New Jersey in 1900.

Fire risks written.....	\$27,153,862 00
Premiums received	200,098 72
Losses paid	202,802 03
Losses incurred	222,869 64
Amount at risk.....	35,571,559 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$4,631,936 41
Net premiums earned.....	\$4,673,020 43
Interest, etc., earned.....	875,072 07
	<hr/>
Total premiums and interest earned.....	\$5,548,092 50
Net losses incurred.....	\$2,708,015 62
Expenses incurred	1,874,514 45
	<hr/>
Total losses and expenses incurred.....	4,582,530 07
	<hr/>
Net gain for the year.....	\$965,562 43
Dividends incurred	300,000 00
	<hr/>
Increase in surplus for the year.....	665,562 43
	<hr/>
Surplus at end of year.....	\$5,297,498 84
Ratio of net losses incurred to net premiums earned, 57.95 per cent.	
Ratio of expenses incurred to net premiums earned, 40.11 per cent.	

HOME FIRE AND MARINE INSURANCE COMPANY.

SAN FRANCISCO, CAL.

Incorporated September, 1864.

Commenced business, 1864.

WILLIAM J. DUTTON, *President*.STEPHEN D. IVES, *Secretary*.

PAID-UP CAPITAL, \$300,000.

Balance of net ledger assets, December 31, 1899..... \$886,576 23

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums.	\$574,625 47	\$108,935 61	
Deduct re-insurance &c	148,406 61	18,409 96	
Net cash received for premiums.	\$426,218 86	\$90,525 65	\$516,744 51
Rents from company's property (including \$5,280 (for company's use of own buildings).....			9,957 22
Interest on mortgage loans.....			15,706 28
Interest on collateral loans.....			2,542 62
Interest on bonds and dividends on stocks....			14,384 12
Interest from all other sources.....			735 45
Profit on sale or maturity of ledger assets.....			777 50
Profit and loss.....			283 23
Total income			561,130 93
Total			\$1,447,707 16

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$274,324 50	\$56,852 21	
Deduct salvage and re-insurance	39,424 18	1,048 54	
Net amount paid for losses.....	\$234,900 32	\$55,803 67	\$290,703 99
Cash paid stockholders for interest or dividends (amount declared during the year, \$36,000).			36,000 00

Commissions or brokerage to agents.....	\$78,394 00	
Salaries and allowances to agents.....	13,350 92	
Rents	5,280 00	
Salaries, fees and all other charges of officers, \$10,410.00; clerks, \$34,730.66; other employes, \$8,054.46	53,195 12	
Taxes on premiums, \$6,632.60; on real estate, \$1,855.98; on other investments, \$4,255.92..	12,744 50	
Insurance department fees and agents' licenses.	2,853 21	
Municipal licenses, \$851.05; tax on franchise, \$160.62	1,011 67	
Advertising, printing and stationery.....	7,566 82	
Legal expenses	229 44	
Repairs and expenses on real estate.....	1,211 69	
Miscellaneous expenses.....	11,788 10	
Profit and loss.....	1,990 13	
		<hr/>
Total disbursements	\$516,319 59	
		<hr/>
Balance December 31, 1900.....	\$931,387 57	

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$233,400 35	
Mortgage loans on real estate, first liens.....	239,919 00	
Loans secured by pledge of bonds, stocks or other collaterals.....	45,500 00	
Book value of bonds, \$207,316.61; stocks, \$128,- 011.70	335,328 31	
Cash in company's office.....	1,510 95	
Cash deposited in bank.....	76,832 26	
		<hr/>
Total	\$932,490 87	

Ledger Liabilities.

Agents' credit balances, \$493.55; marine bills, \$609.75	1,103 30	
		<hr/>
Total net ledger assets as per balance.....	\$931,387 57	

Non-Ledger Assets.

Interest due and accrued on mortgages.....	3,821 45	
Interest due and accrued on collateral loans.....	202 50	
Market value of real estate over book value.....	849 65	

Gross premiums in course of collection.....	\$108,156 23	
Deduct cost of collection, commission, &c.....	15,371 10	
		<hr/>
Net amount of uncollected premiums.....		\$92,785 13
		<hr/>
Gross assets.....		\$1,029,046 30

Items Not Admitted.

Depreciation from book values of bonds and stocks, to bring same to market value.....		7,805 31
		<hr/>
Total admitted assets.....		\$1,021,240 99

Liabilities.

Losses adjusted and unpaid.....	\$1,779 54	
Losses unadjusted and reported.....	36,632 67	
		<hr/>
Total	\$38,412 21	
Deduct re-insurance thereon.....	3,921 90	
		<hr/>
Net amount of unpaid losses.....		\$34,490 31
Unearned premiums on fire risks, one year or less	\$146,848 00	
Unearned premiums on fire risks, more than one year	185,898 44	
Unearned premiums on marine risks.....	28,860 30	
		<hr/>
Total unearned premiums.....		361,606 74
		<hr/>
Total liabilities except capital.....		\$396,097 05
Paid-up capital		300,000 00
Surplus over capital.....		325,143 94
		<hr/>
Total		\$1,021,240 99

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$49,103,187	\$635,841 70
Written or renewed in 1900.....	45,830,616	595,461 57
		<hr/>
Total	\$94,933,803	\$1,231,303 27
Deduct risks expired and terminated.....	37,633,599	483,464 95
		<hr/>
In force at the end of the year.....	\$57,300,204	\$747,838 32
Deduct amount re-insured.....	5,227,130	77,330 38
		<hr/>
Net amount in force.....	\$52,073,074	\$670,507 94

	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$742,922	\$43,875 55
Written or renewed in 1900.....	12,158,696	106,638 29
Total	\$12,901,618	\$150,513 84
Deduct risks expired and terminated.....	10,858,063	94,381 47
In force at the end of the year.....	\$2,043,555	\$56,132 37
Deduct amount re-insured.....	112,125	5,533 43
Net amount in force.....	\$1,931,430	\$50,598 94

General Interrogatories.

Losses incurred during the year (fire, \$247,825.06; marine and inland, \$62,847.53)	\$310,672 59
Company's stock owned by the directors at par value.....	1,400 00
Loaned to officers and directors.....	7,900 00

Amounts deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Oregon	\$51,100 00	\$19,473 28

Business in New Jersey in 1900.

Fire risks written.....	\$1,084,070 60
Premiums received.....	9,921 92
Losses paid.....	5,255 43
Losses incurred	4,417 22

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$315,928 35
Net premiums earned.....	\$495,038 44
Interest, etc., earned.....	44,072 79
Total premiums and interest earned.....	\$539,111 23
Net losses incurred.....	\$310,672 59
Expenses incurred.....	183,223 05
Total losses and expenses incurred.....	493,895 64
Net gain for the year.....	\$45,215 59
Dividends incurred	36,000 00
Increase in surplus for the year.....	9,215 59
Surplus at end of year.....	\$325,143 94
Ratio of net losses incurred to net premiums earned, 62.80 per cent.	
Ratio of expenses incurred to net premiums earned, 37.02 per cent.	

INDEMNITY FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated 1897.

Commenced business 1898.

J. MONTGOMERY HARE, *President*.J. H. BURGER, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$315,108 16

Income During the Year.

	Fire.	
Gross cash premiums.....	\$204,551 67	
Deduct re-insurance, &c.....	73,580 94	
Net cash received for premiums.....		\$130,970 73
Interest on bonds and dividends on stocks....		10,300 10
Profit on sale or maturity of ledger assets.....		894 46
Total income.....		142,165 29
Total		\$457,273 45

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$80,422 74	
Deduct salvage and re-insurance.	13,410 47	
Net amount paid for losses.....		\$67,012 27
Commissions or brokerage to agents.....		25,413 09
Rents		1,537 88
Salaries, fees and all other charges of officers, \$2,324.06; clerks, \$3,530.29; other employes, \$4,955.39		11,809 74
Taxes on premiums, \$1,676.29; other taxes, \$973.82		2,650 11
Insurance department fees and agents' licenses..		3,731 08
Municipal licenses, \$459.29; tax on franchise, \$199.00		658 29
Advertising, printing and stationery.....		2,417 96
Legal expenses		157 23

Furniture and fixtures.....	\$119 12	
Miscellaneous expenses.....	9,559 90	
	<hr/>	
Total disbursements.....		\$125,066 67
		<hr/>
Balance December 31, 1900.....		\$332,206 78
Invested in the following:		
Ledger Assets.		
Book value of bonds, \$200,000.00; stocks, \$117,- 525.00	\$317,525 00	
Cash in company's office.....	240 56	
Cash deposited in bank.....	14,441 22	
	<hr/>	
Total net ledger assets as per balance.....		\$332,206 78
Non-Ledger Assets.		
Interest accrued on bonds and stocks.....		1,625 02
Market value of bonds and stocks over book value.....		20,512 50
Gross premiums in course of collection.....	\$25,307 35	
Deduct cost of collection, commission, &c.....	5,411 55	
	<hr/>	
Net amount of uncollected premiums.....		19,895 80
Premiums more than three months due.....	\$1,467 30	
	<hr/>	
Gross assets.....		\$374,240 10
Liabilities.		
Losses adjusted and unpaid.....	\$11,008 97	
Losses unadjusted and reported.....	6,803 16	
Losses resisted.....	50 00	
	<hr/>	
Total	\$17,862 13	
Deduct re-insurance thereon.....	2,427 39	
	<hr/>	
Net amount of unpaid losses.....		\$15,434 74
Unearned premiums on fire risks, one year or less	\$59,878 49	
Unearned premiums on fire risks, more than one year	24,679 13	
	<hr/>	
Total unearned premiums.....		84,557 62
Salaries, rent, taxes and miscellaneous expenses due and ac- crued		1,896 02
Return premiums		1,619 94
Re-insurance premiums		951 47
	<hr/>	
Total liabilities except capital.....		\$104,459 79

FIRE AND FIRE-MARINE

Paid-up capital	\$200,000 00
Surplus over capital.....	69,780 31
Total	<hr/> \$374,240 10

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$10,441,800	\$106,311 00
Written or renewed in 1900.....	19,636,913	216,132 93
Total	<hr/> \$30,078,713	<hr/> \$322,443 93
Deduct risks expired and terminated.....	13,016,178	131,494 56
In force at the end of the year.....	<hr/> \$17,062,535	<hr/> \$190,949 37
Deduct amount re-insured.....	2,751,787	34,961 00
Net amount in force.....	<hr/> \$14,310,748	<hr/> \$155,988 37

General Interrogatories.

Losses incurred during the year.....	\$76,340 08
Company's stock owned by the directors at par value.....	3,500 00

Business in New Jersey in 1900.

Fire risks written.....	\$223,751 00
Premiums received	1,838 80
Losses paid	2,334 13
Losses incurred	3,047 00
Amount at risk.....	262,317 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$82,561 30
Net premiums earned.....	\$107,078 25
Interest, etc., earned.....	18,010 83
Total premiums and interest earned.....	<hr/> \$125,089 08
Net losses incurred.....	\$76,840 66
Expenses incurred	61,029 41
Total losses and expenses incurred.....	<hr/> 137,870 07
Net loss (decrease in surplus) for the year.....	<hr/> 12,780 99
Surplus at end of year.....	<hr/> \$69,780 31
Ratio of net losses incurred to net premiums earned, 71.76 per cent.	
Ratio of expenses incurred to net premiums earned, 56.99 per cent.	

INDIANAPOLIS FIRE INSURANCE COMPANY.

INDIANAPOLIS, IND.

Incorporated January 12, 1899. Commenced business September 1, 1899.

JOHN H. HOLLIDAY, *President*.JOHN M. SPANN, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$292,772 73

Income During the Year.

	Fire.
Gross cash premiums.....	\$58,063 04
Deduct re-insurance, &c.....	8,893 71
Net cash received for premiums.....	\$49,169 33
Interest on mortgage loans.....	3,659 95
Interest on bonds.....	4,945 16
Interest from all other sources.....	325 84
Profit on sale or maturity of ledger assets.....	4,187 50

Total income 62,287 78

Total \$355,060 51

Disbursements During the Year.

	Fire.
Gross amount paid for losses....	\$17,703 78
Deduct salvage and re-insurance..	1,833 28
Net amount paid for losses.....	\$158,705 50
Commissions or brokerage to agents.....	9,386 65
Rents	600 00
Salaries, fees and all other charges of officers, \$2,500.00; clerks, \$2,492.00; other employes, \$1,575.00	6,567 00
Insurance department fees and agents' licenses..	720 96
Advertising, printing and stationery.....	1,780 84
Furniture and fixtures.....	1,053 64
Miscellaneous expenses	3,689 00

Total disbursements 39,668 59

Balance December 31, 1900..... \$315,391 92
Invested in the following:

16 F & M

Ledger Assets.

Mortgage loans on real estate, first liens.....	\$126,400 00
Book value of bonds.....	126,883 75
Cash in company's office.....	2,057 61
Cash deposited in bank.....	52,246 69
Agents' debit balances.....	7,563 71
Due from other companies for re-insurance on losses paid	501 56
Total	<u>\$315,653 32</u>

Ledger Liabilities.

Agents' credit balances.....	261 40
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Total net ledger assets as per balance.....	<u>\$315,391 92</u>
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Non-Ledger Assets.

Interest due and accrued on mortgages.....	2,161 00
Interest accrued on bonds.....	667 30
Interest accrued on other assets.....	142 00
Market value of bonds over book value.....	4,000 00
Furniture and fixtures.....	3,286 42
Supplies, printed matter and stationery.....	500 00
Gross assets	<u>\$326,148 64</u>

Items not Admitted.

Supplies, printed matter and stationery.....	\$500 00
Furniture and fixtures.....	3,286 42
	<u>3,786 42</u>
Total admitted assets.....	<u>\$322,362 22</u>

Liabilities.

Losses unadjusted and reported.....	\$60 00
Unearned premiums on fire risks, one year or less	\$16,884 91
Unearned premiums on fire risks, more than one year	12,610 95
Total unearned premiums.....	<u>29,495 86</u>
Total liabilities except capital.....	\$29,555 86
Paid-up capital	200,000 00
Surplus over capital.....	92,806 36
Total	<u>\$322,362 22</u>

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$678,737	\$8,293 75
Written or renewed in 1900.....	5,386,912	58,063 04
Total	\$6,065,649	\$66,356 79
Deduct risks expired and terminated.....	1,392,317	12,656 82
In force at the end of the year.....	\$4,673,332	\$53,699 97
Deduct amount re-insured.....	348,220	3,941 72
Net amount in force.....	\$4,325,112	\$49,758 25

General Interrogatories.

Losses incurred during the year.....	\$17,643 04
Company's stock owned by the directors at par value.....	17,300 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$94,445 26
Net premiums earned.....	\$26,159 47
Interest, etc., earned.....	11,870 22
Total premiums and interest earned.....	\$38,029 69
Net losses incurred.....	\$15,870 50
Expenses incurred	23,798 09
Total losses and expenses incurred.....	39,668 59
Net loss (decrease in surplus) for the year.....	1,638 90
Surplus at end of year.....	\$92,806 36
Ratio of net losses incurred to net premiums earned, 60.70 per cent.	
Ratio of expenses incurred to net premiums earned, 91.00 per cent.	

INSURANCE COMPANY OF NORTH AMERICA.

PHILADELPHIA, PA.

Incorporated April 14, 1794.

Commenced business 1792.

CHARLES PLATT, *President.*GREVILLE E. FRYER, *Secretary.*

PAID-UP CAPITAL, \$3,000,000.

Balance of net ledger assets, December 31, 1899..... \$8,508,987 36

Income During the Year.

	Fire.	Marine and Inland.
Gross cash premiums. \$5,266,838 81	\$2,249,760 44	
Deduct re-insurance, &c.	1,091,467 02	449,865 01
Net cash received for premiums. \$4,175,371 79	\$1,799,895 43	\$5,975,267 22
Deposit premiums received.....		15,144 94
Rents from company's property.....		29,584 69
Interest on mortgage loans.....		105,580 38
Interest on collateral loans.....		1,607 22
Interest on bonds and dividends on stocks.....		209,898 07
Interest from all other sources.....		11,780 20
Income from all other sources.....		1,776 23
Profit on sale or maturity of ledger assets.....		185,608 58
Profit and loss.....		831 79
Total income		6,537,079 32
Total		\$15,046,066 68

Disbursements During the Year.

	Fire.	Marine and Inland.
Gross amount paid for losses.....	\$3,131,778 70	\$1,639,025 34
Deduct salvage and re-insurance	377,676 35	501,431 82
Net am't paid for losses.....	\$2,754,102 35	\$1,137,593 52
Deposit premiums returned.....		22,407 07
Cash paid stockholders for interest or dividends (amount declared during the year, \$360,- 000.00)		360,000 00
Commissions or brokerage to agents.....		1,109,958 56
Salaries and allowances to agents.....		58,559 76
Rents		19,891 19
Salaries, fees and all other charges of officers, \$46,499.00; clerks, \$138,120.36; other employ- es, \$92,962.38		277,582 64
Taxes on premiums, \$109,482.38; on real estate, \$10,739.34		120,221 72

Insurance department fees and agents' licenses..	\$17,403 33	
Municipal licenses	7,414 05	
Advertising, printing and stationery.....	37,391 14	
Legal expenses	5,888 38	
Repairs and expenses on real estate.....	14,000 29	
Furniture and fixtures.....	209 86	
Miscellaneous expenses	194,310 56	
Loss on sale or maturity of ledger assets.....	303 23	
Reduction in book values of investments.....	34,626 96	
Profit and loss.....	5,242 50	
	<hr/>	
Total disbursements	\$6,177,107 11	
	<hr/>	
Balance December 31, 1900.....	\$8,868,959 57	

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered, \$851,- 902.78; incumbered, \$379,392.00.....	\$855,696 70	
Mortgage loans on real estate, first liens, \$1,694,- 334.05; other than first liens, \$17,850.00....	1,712,184 05	
Loans secured by pledge of bonds, stocks or other collaterals	94,700 00	
Book value of bonds, \$4,356,640.00; stocks, \$237,- 950.00	4,594,590 00	
Cash deposited in bank.....	916,001 32	
Bills receivable	39,593 19	
Agents' debit balances.....	628,721 81	
Book accounts	51,528 58	
Re-insurance claims on marine losses paid.....	15,856 10	
	<hr/>	
Total	\$8,908,871 75	
Deduct ledger liabilities.....	39,912 18	
	<hr/>	

Total net ledger assets as per balance..... \$8,868,959 57

Non-Ledger Assets.

Interest due and accrued on mortgages.....	20,993 19	
Market value of bonds and stocks over book value.....	337,627 00	
Gross premiums in course of collection.....	\$316,300 00	
Deduct cost of collection, commission, &c.....	33,500 00	
	<hr/>	
Net amount of uncollected premiums.....	282,800 00	
	<hr/>	
Gross assets	\$9,510,379 76	

Items not Admitted.

Company's stock owned.....	\$33,000 00	
Bills receivable	683 00	
		<hr/>
		\$33,683 00
		<hr/>
Total admitted assets.....	\$9,476,696 76	

Liabilities.

Losses adjusted and unpaid.....	\$103,943 48	
Losses unadjusted and reported.....	539,577 52	
Losses resisted	41,111 00	
		<hr/>
Total	\$684,632 00	
Deduct re-insurance thereon.....	126,310 00	
		<hr/>
Net amount of unpaid losses.....		\$558,322 00
Unearned premiums on fire risks, one year or less	\$1,373,516 64	
Unearned premiums on fire risks, more than one year	1,778,243 63	
Unearned premiums on inland navigation and marine risks	235,708 40	
		<hr/>
Total unearned premiums.....		3,387,468 67
Amount reclaimable on perpetual fire policies.....		765,309 20
Salaries, rent, taxes and miscellaneous expenses due and ac- crued		20,742 30
		<hr/>
Total liabilities except capital.....		\$4,731,842 17
Paid-up capital		3,000,000 00
Surplus over capital.....		1,744,854 59
		<hr/>
Total		\$9,476,696 76

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$631,932,545	\$6,174,045 90
Written or renewed in 1900.....	559,358,869	5,280,838 81
		<hr/>
Total	\$1,191,291,414	\$11,454,884 71
Deduct risks expired and terminated.....	520,821,602	4,854,077 40
		<hr/>
In force at the end of the year.....	\$670,469,812	\$6,600,807 31
Deduct amount re-insured.....	35,333,415	357,076 59
		<hr/>
Net amount in force.....	\$635,136,397	\$6,243,730 72
Perpetual risks in force (not included above)..	33,406,089	41,598 40

	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$4,947,925	\$224,215 33
Written or renewed in 1900.....	398,754,420	2,230,060 44
Total	\$403,702,345	\$2,454,275 77
Deduct risks expired and terminated.....	398,456,504	2,218,567 37
In force at the end of the year	\$5,245,841	\$235,708 40

General Interrogatories.

Losses incurred during the year (fire, \$2,725,838.00; marine and inland, \$1,148,793.52)	\$3,874,631 52
Company's stock owned by the directors at par value.....	101,390 00
Loaned to officers and directors.....	6,300 00
Loaned to stockholders, not officers.....	26,700 00

Amounts deposited for the exclusive protection
of policyholders in other States or Countries:

State or Country.	Value of Deposits.	Liabilities.
Canada	\$120,990 00	\$75,612 08
Georgia	11,300 00	47,545 45
New Mexico	10,360 00	10,205 00
Oregon	60,000 00	12,937 83
Virginia	55,650 00	27,489 09
	\$258,300 00	\$173,789 45

Business in New Jersey in 1900.

Fire risks written.....	\$10,616,989 00
Premiums received	96,090 56
Losses paid	74,191 88
Losses incurred	84,661 76
Marine and inland risks written.....	15,600 00
Premiums received	281 55

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,659,964 42
Net premiums earned.....	\$5,768,044 58
Interest, etc., earned.....	409,811 26
Total premiums and interest earned	\$6,177,855 84
Net losses incurred.....	\$3,874,631 52
Expenses incurred	1,858,334 15
Total losses and expenses incurred	5,732,965 67
Net gain for the year	\$444,890 17

Dividends incurred	\$360,000 00
Increase in surplus for the year.....	\$84,890 17
Surplus at end of year.....	\$1,744,854 59
Ratio of net losses incurred to net premiums earned, 67.17 per cent.	
Ratio of expenses incurred to net premiums earned, 32.21 per cent.	

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

PHILADELPHIA, PA.

Incorporated April 18, 1794. Commenced business November 5, 1794.

GEORGE G. CROWELL, *President*.A. B. EARLE, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$571,319 76

Income During the Year.

Fire.

Gross cash premiums.....	\$415,652 14
Deduct re-insurance, &c.....	301,594 67

Net cash received for premiums.....	\$114,057 47
Deposit premiums received on perpetual risks...	24,078 00
Rents from company's property (including \$7,000 for company's use of own buildings) .	18,967 20
Interest on mortgage loans.....	2,353 20
Interest on bonds and dividends on stocks....	8,691 67
Commissions on re-insurance.....	93,630 74
Income from all other sources.....	707 76
Profit on sale or maturity of ledger assets....	16,185 66

Total income	278,671 70
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Total	\$849,991 46
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Disbursements During the Year.

Fire.

Gross amount paid for losses....	\$248,554 87
Deduct salvage and re-insurance..	46,474 77

Net amount paid for losses.....	\$202,080 10
---------------------------------	--------------

Deposit premiums returned.....	\$9,974 47	
Commissions or brokerage to agents.....	84,744 19	
Salaries and allowances to agents.....	23,992 15	
Rents	7,000 00	
Salaries, fees and all other charges of officers, \$8,500.00; clerks, \$7,838.33.....	16,338 33	
Taxes on premiums, \$6,494.22; on real estate, \$3,661.29; on other investments, \$600.00; in- ternal revenue, \$2,055.81.....	12,811 32	
Insurance department fees and agents' licenses..	1,754 97	
Municipal licenses.....	350 00	
Advertising, printing and stationery.....	1,174 92	
Repairs and expenses on real estate.....	7,300 53	
Furniture and fixtures.....	30 65	
Miscellaneous expenses	14,143 98	
Suspense account	2,446 65	
		<hr/>
Total disbursements	\$384,142 26	
		<hr/>
Balance December 31, 1900.....	\$465,849 20	

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$309,553 66	
Mortgage loans on real estate, first liens.....	34,300 00	
Cash in company's office.....	7,146 60	
Cash deposited in bank.....	28,450 57	
Bills receivable	1,963 25	
Cash in hands of managers and agents.....	68,792 48	
Due from other companies on losses paid....	6,721 72	
Reclaimable on perpetual re-insurance.....	8,830 85	
All other items.....	90 07	
		<hr/>
Total net ledger assets as per balance.....	\$465,849 20	

Non-Ledger Assets.

Interest accrued on mortgages.....	606 13	
Rents due and accrued on company's property or lease.....	1,182 50	
Market value of real estate over book value.....	36,465 71	
Due from other companies on account of re-insurance.....	35,713 74	
		<hr/>
Gross assets	\$539,817 28	

Liabilities.

Losses adjusted and unpaid.....	\$628 92	
Losses unadjusted and reported.....	19,325 26	
		<hr/>
Amount of unpaid losses.....		\$19,954 18
Unearned premiums on fire risks, one year or less	\$7,337 51	
Unearned premiums on fire risks, more than one year	5,182 00	
		<hr/>
Total unearned premiums.....		12,519 51
Amount reclaimable on perpetual fire policies.....		228,813 19
Re-insurance premiums		26,104 90
		<hr/>
Total liabilities except capital.....		\$287,391 78
Paid-up capital		200,000 00
Surplus over capital.....		52,425 50
		<hr/>
Total		\$539,817 28

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$35,312,234	\$407,683 58
Written or renewed in 1900.....	35,381,189	415,652 14
		<hr/>
Total	\$70,693,423	\$823,335 72
Deduct risks expired and terminated.....	31,656,073	363,713 92
		<hr/>
In force at the end of the year.....	\$39,037,350	\$459,621 80
Deduct amount re-insured.....	37,265,514	436,746 49
		<hr/>
Net amount in force.....	\$1,771,836	\$22,875 31
Perpetual risks in force (not included above)..	7,281,397	254,236 88

General Interrogatories.

Losses incurred during the year.....	\$188,064 28
Company's stock owned by the directors at par value.....	29,200 00

Business in New Jersey in 1900.

Fire risks written.....	\$360,629 00
Premiums received	3,824 02
Losses paid	1,396 66
Losses incurred	1,397 16

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$51,479 13
Net premiums earned.....	\$226,081 11
Interest, etc., earned.....	148,292 48
<hr/>	
Total premiums and interest earned.....	\$374,373 59
Net losses incurred.....	\$188,064 28
Expenses incurred.....	185,362 94
<hr/>	
Total losses and expenses incurred.....	373,427 22
<hr/>	
Net gain (increase in surplus) for the year.....	946 37
<hr/>	
Surplus at end of year.....	\$52,425 50
Ratio of net losses incurred to net premiums earned, 83.18 per cent.	
Ratio of expenses incurred to net premiums earned, 81.99 per cent.	

INTERNATIONAL INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February, 1898.

Commenced business February, 1898.

HUGO SCHUMANN, *President.*GUSTAV KEHR, *Secretary.*

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$318,490 87

Income During the Year.

	Fire.	
Gross cash premiums.....	\$110,215 02	
Deduct re-insurance, &c.....	36,536 00	
<hr/>		
Net cash received for premiums.....	\$73,679 02	
Interest on bonds and dividends on stocks.....	10,226 74	
Interest from all other sources.....	501 01	
Profit on sale or maturity of ledger assets.....	1,237 50	
<hr/>		
Total income	85,644 27	
<hr/>		
Total	\$404,135 14	

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$90,411 42	
Deduct salvage and re-insurance..	41,581 17	
<hr/>		
Net amount paid for losses.....	\$48,830 25	
Commissions or brokerage to agents.....	18,586 29	
Salaries, fees and all other charges of officers and clerks.....	4,252 80	
Taxes on premiums, \$1,929.71; internal revenue, \$51.51	1,981 22	
Insurance department fees and agents' licenses.	822 72	
Municipal licenses	43 19	
Advertising, printing and stationery.....	132 49	
Legal expenses	105 56	
Miscellaneous expenses	1,373 84	
Loss on sale or maturity of ledger assets....	2,578 25	
<hr/>		
Total disbursements.....	\$78,706 61	
<hr/>		
Balance December 31, 1900.....	\$325,428 53	
Invested in the following:		

Ledger Assets.

Book value of bonds, \$251,828.75; stocks, \$44,- 700.00	\$296,528 75	
Cash in company's office.....	240 13	
Cash deposited in bank.....	24,295 53	
Agents' debit balances.....	4,364 12	
<hr/>		
Total net ledger assets as per balance.....	\$325,428 53	

Non-Ledger Assets.

Interest accrued on bonds and stocks.....	550 00	
Market value of bonds and stocks over book value.....	21,733 75	
<hr/>		
Gross assets.....	\$347,712 28	

Liabilities.

Losses adjusted and unpaid.....	\$4,796 40	
Losses unadjusted and reported.....	4,826 80	
Losses resisted	2,200 00	
<hr/>		
Total	\$11,823 20	
Deduct re-insurance thereon.....	6,083 36	
<hr/>		
Net amount of unpaid losses.....	\$5,739 84	

Unearned premiums on fire risks, one year or less	\$23,565 71	
Unearned premiums on fire risks, more than one year	31,755 58	
	<hr/>	
Total unearned premiums.....		\$55,321 29
		<hr/>
Total liabilities except capital.....		\$61,061 13
Paid-up capital.....		200,000 00
Surplus over capital.....		86,651 15
		<hr/>
Total		\$347,712 28

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$18,467,899	\$136,550 44
Written or renewed in 1900.....	17,261,579	110,215 02
	<hr/>	
Total	\$35,729,478	\$246,765 46
Deduct risks expired and terminated.....	19,603,648	135,412 44
	<hr/>	
In force at the end of the year.....	\$16,125,830	\$111,353 02
Deduct amount re-insured.....	1,054,748	13,454 54
	<hr/>	
Net amount in force.....	\$15,071,082	\$97,898 48

General Interrogatories.

Losses incurred during the year.....	\$34,005 86
Company's stock owned by the directors at par value.....	37,200 00

Business in New Jersey in 1900.

Fire risks written.....	\$1,793,691 00
Premiums received.....	8,316 10
Losses paid	4,889 59
Losses incurred	4,985 81
Amount at risk.....	2,025,659 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....		\$57,444 32
Net premiums earned.....	\$71,223 80	
Interest, etc., earned.....	19,287 00	
	<hr/>	
Total premiums and interest earned.....		\$90,510 80

FIRE AND FIRE-MARINE

Net losses incurred.....	\$34,005 86	
Expenses incurred	27,298 11	
		<hr/>
Total losses and expenses incurred.....	\$61,303 97	
		<hr/>
Net gain (increase in surplus) for the year.....		\$29,206 83
		<hr/>
Surplus at end of year.....		\$86,651 15
Ratio of net losses incurred to net premiums earned, 47.74 per cent.		
Ratio of expenses incurred to net premiums earned, 38.33 per cent.		

LAFAYETTE FIRE INSURANCE COMPANY OF NEW YORK.

NEW YORK CITY.

Incorporated February 10, 1897. Commenced business February 11, 1897.

ALLEN W. ADAMS, *President*.EDWARD H. BETTS, *Secretary*.

PAID-UP CAPITAL, \$200,000. ..

Balance of net ledger assets, December 31, 1899..... \$303,675 22

Income During the Year.

	Fire.	
Gross cash premiums.....	\$311,995 85	
Deduct re-insurance, &c.....	81,983 41	
		<hr/>
Net cash received for premiums.....	\$230,012 44	
Interest on bonds.....	9,936 70	
Profit on sale or maturity of ledger assets.....	10,079 43	
Received from stockholders on surplus account.	48,000 00	
		<hr/>
Total income		298,028 57
		<hr/>
Total		\$601,703 79

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$192,028 75	
Deduct salvage and re-insurance..	15,249 43	
		<hr/>
Net amount paid for losses		\$176,779 32

Commissions or brokerage to agents.....	\$67,920 53	
Salaries, fees and all other charges of officers....	2,345 00	
Taxes, licenses and fees.....	6,280 14	
Legal expenses	300 00	
Furniture and fixtures.....	14 50	
Miscellaneous expenses	968 63	
	<hr/>	
Total disbursements		\$254,608 12
		<hr/>
Balance December 31, 1900.....		\$347,095 67

Invested in the following:

Ledger Assets.

Book value of bonds.....	\$309,400 00	
Cash deposited in bank.....	37,695 67	
	<hr/>	
Total net ledger assets as per balance.....		\$347,095 67

Non-Ledger Assets.

Interest accrued on bonds.....		1,763 55
Gross premiums in course of collection.....	\$46,115 21	
Deduct cost of collection, commission, &c.....	15,371 74	
	<hr/>	
Net amount of uncollected premiums.....		30,743 47
		<hr/>
Gross assets		\$379,602 69

Liabilities.

Losses unadjusted and reported.....		\$15,589 10
Unearned premiums on fire risks, one year or less	\$106,613 93	
Unearned premiums on fire risks, more than one year	28,579 34	
	<hr/>	
Total unearned premiums.....		135,193 27
Re-insurance premiums		689 76
		<hr/>
Total liabilities except capital.....		\$151,472 13
Paid-up capital		200,000 00
Surplus over capital.....		28,130 56
		<hr/>
Total		\$379,602 69

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$19,570,055	\$206,301 71
Written or renewed in 1900.....	29,788,455	323,703 42
Total	\$49,358,510	\$530,005 13
Deduct risks expired and terminated.....	24,768,818	252,808 32
In force at the end of the year.....	\$24,589,692	\$277,196 81
Deduct amount re-insured.....	1,932,896	17,072 77
Net amount in force.....	\$22,656,796	\$260,124 04

General Interrogatories.

Losses incurred during the year.....	\$166,052 73
Company's stock owned by the directors at par value.....	149,200 00

Business in New Jersey in 1900.

Fire risks written.....	\$958,890 00
Premiums received	8,161 63
Losses paid	10,125 12
Losses incurred	10,711 79
Amount at risk.....	409,276 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$9,736 32
Net premiums earned.....	\$203,310 27
Interest, etc., earned.....	19,990 06
Total premiums and interest earned.....	\$223,300 33
Net losses incurred.....	\$166,052 73
Expenses incurred	86,853 36
Total losses and expenses incurred.....	252,906 09
Net loss for the year.....	\$29,605 76
Surplus paid in by stockholders.....	48,000 00
Increase in surplus for the year.....	18,394 24
Surplus at end of year.....	\$28,130 56
Ratio of net losses incurred to net premiums earned, 81.67 per cent.	
Ratio of expenses incurred to net premiums earned, 42.72 per cent.	

MAGDEBURG FIRE INSURANCE COMPANY OF NEW YORK.

NEW YORK CITY.

Incorporated November 6, 1897. Commenced business November 19, 1897.

E. F. MIETHKE, *President*.C. W. DOHMEYER, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$277,498 87

Income During the Year.

	Fire.	
Gross cash premiums.....	\$110,093 45	
Deduct re-insurance, &c.....	43,225 53	
Net cash received for premiums.....		\$66,867 92
Interest on bonds.....		8,702 22
Profit on sale or maturity of ledger assets.....		268 75
Total income		75,838 89
Total		\$353,337 76

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$59,327 86	
Deduct salvage and re-insurance.	11,686 95	
Net amount paid for losses.....		\$47,640 91
Commissions or brokerage to agents.....		14,471 76
Rents		3,000 00
Salaries, fees and all other charges of officers..		3,500 02
Taxes on premiums.....		1,527 98
Insurance department fees and agents' licenses.		713 00
Municipal licenses.....		304 36
Advertising, printing and stationery.....		123 57
Miscellaneous expenses.....		1,699 51
Total disbursements		72,981 11
Balance December 31, 1900.....		\$280,356 65

Invested in the following:

17 F & M

Ledger Assets.

Book value of bonds.....	\$261,398 46	
Cash in company's office.....	33 65	
Cash deposited in bank.....	18,924 54	
<hr/>		
Total net ledger assets as per balance.....		\$280,356 65

Non-Ledger Assets.

Interest accrued on bonds.....		1,441 67
Market value of bonds over book value.....		1,276 54
Gross premiums in course of collection.....	\$8,567 17	
Deduct cost of collection, commission, &c.....	2,152 57	
<hr/>		
Net amount of uncollected premiums.....		6,414 60
Premiums more than three months due.....	\$281 61	
<hr/>		
Gross assets.....		\$289,489 46

Liabilities.

Losses unadjusted and reported.....	\$3,733 00	
Deduct re-insurance thereon.....	115 00	
<hr/>		
Net amount of unpaid losses.....		\$3,618 00
Unearned premiums on fire risks, one year or less	\$28,359 57	
Unearned premiums on fire risks, more than one year	16,207 87	
<hr/>		
Total unearned premiums.....		44,567 44
<hr/>		
Total liabilities except capital.....		\$48,185 44
Paid-up capital		200,000 00
Surplus over capital.....		41,304 02
<hr/>		
Total		\$289,489 46

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$15,106,418	\$130,404 29
Written or renewed in 1900.....	10,834,896	106,180 53
<hr/>		
Total	\$25,941,314	\$236,584 82
Deduct risks expired and terminated.....	14,149,334	126,454 11
<hr/>		
In force at the end of the year.....	\$11,791,980	\$110,130 71
Deduct amount re-insured.....	2,408,666	21,134 59
<hr/>		
Net amount in force.....	\$9,383,314	\$88,996 12

General Interrogatories.

Losses incurred during the year.....	\$39,916 91
Company's stock owned by the directors at par value.....	4,500 00

Business in New Jersey in 1900.

Fire risks written.....	\$667,619 00
Premiums received	2,663 40
Losses paid	4,782 04
Losses incurred	4,218 04
Amount at risk.....	224,038 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$21,318 10
Net premiums earned.....	\$73,507 49
Interest, etc., earned.....	11,012 19
<hr/>	
Total premiums and interest earned.....	\$84,519 68
Net losses incurred.....	\$39,916 91
Expenses incurred	24,616 85
<hr/>	
Total losses and expenses incurred.....	64,533 76
<hr/>	
Net gain (increase in surplus) for the year.....	19,985 92
<hr/>	
Surplus at end of year.....	\$41,304 02
Ratio of net losses incurred to net premiums earned, 54.30 per cent.	
Ratio of expenses incurred to net premiums earned, 33.49 per cent.	

MANHATTAN FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February 1, 1869.

Commenced business June 19, 1882.

DANIEL MYERS, *President.*JAMES W. DURBROW, *Secretary.*

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets, December 31, 1899.....	\$747,611 08
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Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums,	\$963,368 53	\$78,051 68	
Deduct re-insurance, &c.	438,963 08	20,117 42	
Net cash received for premiums..	\$524,405 45	\$57,934 26	\$582,339 71
Interest on bonds.....			12,182 91
Interest from all other sources.....			928 49
Income from all other sources.....			281 45
Profit on sale or maturity of ledger assets.....			2,763 47
Received from Mutual Fire Insurance Company claim			40,000 00
Total income			\$638,496 03
Total			\$1,386,107 11

Disbursements During the Year.

	Fire	Marine and Inland.	
Gross amount paid for losses.....	\$566,800 88	\$12,431 39	
Deduct salvage and re-insurance	41,819 68	.....
Net am't paid for losses..	\$524,981 20	\$12,431 39	\$537,412 59
Cash paid stockholders for interest or dividends (amount declared during the year, \$40,500.00)			40,500 00
Commissions or brokerage to agents.....			133,760 31
Rents			6,000 00
Salaries, fees and all other charges of officers, \$24,104.45; clerks, \$20,573.01.....			44,677 46
Taxes on premiums.....			7,857 02
Insurance department fees and agents' licenses...			6,605 37
Municipal licenses, \$1,629.04; tax on franchise, \$592.50			2,221 54
Advertising, printing and stationery.....			7,214 43
Legal expenses			3,215 90
Furniture and fixtures.....			275 00
Miscellaneous expenses			40,706 80
Total disbursements			830,446 42
Balance December 31, 1900.....			\$555,660 69
Invested in the following:			

Ledger Assets.

Book value of bonds.....	\$503,481 48
Cash in company's office.....	3,503 49
Cash deposited in bank.....	53,371 83
Bills receivable	21,213 09
All other items.....	100 00
<hr/>	
Total	\$581,669 89

Ledger Liabilities.

Borrowed money, \$25,000.00; all other, \$1,009.20.	26,009 20
<hr/>	
Total net ledger assets as per balance.....	\$555,660 69

Non-Ledger Assets.

Interest accrued on bonds.....	2,067 71
Market value of bonds over book value.....	29,856 02
Gross premiums in course of collection.....	\$239,499 08
Deduct cost of collection, commission, &c.....	22,668 77
<hr/>	
Net amount of uncollected premiums.....	216,830 31
Premiums more than three months due.....	\$7,727 67
<hr/>	
Gross assets	\$804,414 73

Liabilities.

Losses adjusted and unpaid.....	\$17,123 64
Losses unadjusted and reported.....	31,684 83
Losses resisted	7,000 00
<hr/>	
Total	\$55,808 47
Deduct re-insurance thereon.....	5,139 66
<hr/>	
Net amount of unpaid losses.....	\$50,668 81
Unearned premiums on fire risks, one year or less.....	125,472 00
Salaries, rent, taxes and miscellaneous expenses due and accrued	1,206 62
Re-insurance premiums	89,053 75
<hr/>	
Total liabilities except capital.....	\$266,401 18
Paid-up capital	500,000 00
Surplus over capital.....	38,013 55
<hr/>	
Total	\$804,414 73

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$73,511,415	\$550,571 94
Written or renewed in 1900.....	81,316,760	1,054,600 57
Total	\$154,828,175	\$1,605,172 51
Deduct risks expired and terminated.....	102,834,247	1,187,381 31
In force at the end of the year.....	\$51,993,928	\$417,791 20
Deduct amount re-insured.....	35,746,358	166,847 20
Net amount in force.....	\$16,247,570	\$250,944 00

	Marine and Inland Risks.	Premiums.
Written or renewed in 1900.....	\$4,830,584	\$78,051 68
Deduct risks expired and terminated.....	4,830,584	78,051 68

General Interrogatories.

Losses incurred during the year (fire, \$533,262.75; marine and inland, \$12,431.39)	\$545,694 14
Company's stock owned by the directors at par value.....	288,500 00

Amounts deposited for the exclusive protection
of policyholders in other States or Countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$11,150 00	\$7,431 71
Virginia	28,750 00	4,162 85
	\$39,900 00	\$11,594 56

Business in New Jersey in 1900.

Fire risks written.....	\$1,528,773 00
Premiums received	19,563 71
Losses paid	10,893 18
Losses incurred	12,668 38
Amount at risk.....	2,100,000 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$74,206 61
Net premiums earned.....	\$749,449 47
Interest, etc., earned.....	68,828 44
Total premiums and interest earned.....	\$818,277 91

Net losses incurred.....	\$545,694 14	
Expenses incurred	268,276 83	
	<hr/>	
Total losses and expenses incurred.....	\$813,970 97	
	<hr/>	
Net gain for the year.....	\$4,306 94	
Dividends incurred	40,500 00	
	<hr/>	
Decrease in surplus for the year.....		\$36,193 06
		<hr/>
Surplus at end of year.....		\$38,013 55
Ratio of net losses incurred to net premiums earned, 72.81 per cent.		
Ratio of expenses incurred to net premiums earned, 35.79 per cent.		

MECHANICS' INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 13, 1854.

Commenced business May 4, 1854.

SIMON J. MARTIN, *President*.JOHN A. SNYDER, *Secretary*.

PAID-UP CAPITAL, \$250,000.

Balance of net ledger assets December 31, 1899..... \$839,229 52

Income During the Year.

Fire.

Gross cash premiums.....	\$310,191 81	
Deduct re-insurance, &c.....	74,519 54	
	<hr/>	
Net cash received for premiums.....	\$235,672 27	
Deposit premiums received on perpetual risks..	14,008 22	
Rents from company's property (including \$2,500 for company's use of own buildings).....	4,870 00	
Interest on mortgage loans.....	14,856 55	
Interest on collateral loans.....	19 16	
Interest on bonds and dividends on stocks....	19,165 00	
Interest from all other sources.....	289 67	
Income from all other sources.....	303 47	
	<hr/>	

Total income 289,184 34

Total \$1,128,413 86

Disbursements During the Year.

Fire.

Gross amount paid for losses....	\$192,726 76
Deduct salvage and re-insurance.	18,503 19

Net amount paid for losses.....	\$174,223 57
Deposit premiums returned.....	11,161 40
Cash paid stockholders for interest or dividends (amount declared during the year, \$20,000).	20,000 00
Commissions or brokerage to agents.....	62,284 18
Rents	2,500 00
Salaries, fees and all other charges of officers, clerks and other employes.....	13,790 01
Taxes on premiums, \$5,770.90; on real estate, \$998.76; internal revenue, \$1,418.16.....	8,187 82
Insurance department fees and agents' licenses.	879 30
Municipal licenses, \$252.75; tax on franchise, \$1,002.97	1,255 72
Advertising, printing and stationery.....	3,596 62
Legal expenses	25 00
Repairs and expenses on real estate.....	181 15
Miscellaneous expenses.....	11,735 10
Loss on sale or maturity of ledger assets.....	1,134 13
Total disbursements	\$310,954 00
Balance December 31, 1900.....	\$817,459 86

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$85,551 02
Mortgage loans on real estate, first liens.....	288,976 76
Loans secured by pledge of bonds, stocks or other collaterals.....	4,250 00
Book value of bonds, \$262,739.25; stocks, \$132,- 521.26	395,260 51
Cash in company's office.....	617 25
Cash deposited in bank.....	42,804 32
Total net ledger assets as per balance.....	\$817,459 86

Non-Ledger Assets.

Interest due and accrued on mortgages.....	4,218 25
Interest accrued on bonds and stocks.....	3,239 99
Interest accrued on collateral loans.....	249 82
Rents due on company's property or lease.....	60 00

Market value of bonds and stocks over book value.....	\$48,409 49
Gross premiums in course of collection.....	\$50,967 31
Deduct cost of collection, commission, &c.....	12,364 72
Net amount of uncollected premiums.....	38,602 59
Perpetual re-insurance deposits.....	3,143 67
Gross assets	\$915,383 67

Items Not Admitted.

Depreciation from book value of real estate, to bring same to market value	4,051 02
Total admitted assets.....	\$911,332 65

Liabilities.

Losses adjusted and unpaid.....	\$6,176 83
Losses unadjusted and reported.....	14,087 92
Losses resisted	4,400 00
Total	\$24,664 75
Deduct re-insurance thereon.....	2,418 23
Net amount of unpaid losses.....	\$22,246 52
Unearned premiums on fire risks, one year or less	\$61,180 18
Unearned premiums on fire risks, more than one year	90,884 20
Total unearned premiums.....	152,064 38
Amount reclaimable on perpetual fire policies.....	258,969 00
Return premiums	5,803 23
Re-insurance premiums	6,286 95
Total liabilities except capital.....	\$445,370 08
Paid-up capital	250,000 00
Surplus over capital.....	215,962 57
Total	\$911,332 65

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$23,890,172	\$263,607 28
Written or renewed in 1900.....	26,564,754	314,261 04
Total	\$50,454,926	\$577,868 32

Deduct risks expired and terminated.....	\$21,840,197	\$238,372 77
In force at the end of the year.....	\$28,614,728	\$339,495 55
Deduct amount re-insured.....	3,452,691	41,907 79
Net amount in force.....	25,162,037	\$297,587 76
Perpetual risks in force (not included above)..	12,620,818	285,401 57

General Interrogatories.

Losses incurred during the year.....	\$165,320 56
Company's stock owned by the directors at par value.....	46,150 00
Loaned to stockholders, not officers.....	23,000 00

Business in New Jersey in 1900.

Fire risks written.....	\$251,040 00
Premiums received	2,271 97
Losses paid	1,993 93
Losses incurred	1,991 93
Amount at risk	408,750 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$242,181 57
Net premiums earned.....	\$224,259 75
Interest, etc., earned.....	47,200 41
Total premiums and interest earned....	\$271,460 16
Net losses incurred.....	\$172,353 28
Expenses incurred	105,325 88
Total losses and expenses incurred.....	277,679 16
Net loss for the year.....	\$6,219 00
Dividends incurred	20,000 00
Decrease in surplus for the year.....	26,219 00
Surplus at end of year.....	\$215,962 57
Ratio of net losses incurred to net premiums earned, 76.85 per cent.	
Ratio of expenses incurred to net premiums earned, 46.96 per cent.	

MECHANICS' AND TRADERS' INSURANCE COMPANY.

NEW ORLEANS, LA.

Incorporated October 15, 1869.

Commenced business November 1, 1869.

JAMES NICHOLS, *President*.R. L. EMERY, *Secretary*.

PAID-UP CAPITAL, \$300,000.

Balance of net ledger assets, December 31, 1899..... \$398,924 34

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums,	\$279,447 19	\$19,536 87	
Deduct re-insurance, &c.	86,809 00	6,331 35	
Net cash received for premiums.	\$192,638 19	\$13,205 52	\$205,843 71
Rents from company's property.....			10,603 03
Interest on bonds and dividends on stocks.....			11,395 00
Interest from all other sources.....			123 20
Profit and loss.....			80 80
Total income			228,045 74
Total			\$626,970 08

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$153,485 52	\$10,359 91	
Deduct salvage and re-insurance	41,972 30	6,557 77	
Net am't paid for losses...	\$111,513 22	\$3,802 14	\$115,315 36
Commissions or brokerage to agents.....			33,603 95
Salaries, fees and all other charges of officers, \$7,755.88; clerks, \$2,599.80.....			10,355 68
Taxes on premiums, \$833.09; on real estate, \$2,- 954.93; on other investments, \$2,717.40; in- ternal revenue, \$835.72.....			7,341 14

Insurance department fees and agents' licenses...	\$430 60
Municipal and State licenses.....	2,273 77
Advertising, printing and stationery.....	1,131 92
Legal expenses	1,514 05
Repairs and expenses on real estate.....	6,374 03
Furniture and fixtures.....	437 25
Miscellaneous expenses	10,933 47
Loss on sale or maturity of ledger assets.....	259 75
Profit and loss.....	2,177 73

Total disbursements	\$192,148 70
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Balance December 31, 1900.....	\$434,821 38
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Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$106,800 00
Mortgage loans on real estate, first liens.....	50 00
Loans secured by pledge of bonds, stocks or other collaterals	1,325 90
Book value of bonds, \$228,566.45; stocks, \$60,- 710.00	289,276 45
Cash deposited in bank.....	14,791 81
Bills receivable	844 03
Agents' debit balances.....	21,633 19
All other items.....	100 00

Total net ledger assets as per balance.....	\$434,821 38
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Non-Ledger Assets.

Market value of bonds and stocks over book value.....	17,507 95
Gross premiums in course of collection.....	\$22,712 95
Deduct cost of collection, commission, &c.....	3,998 26

Net amount of uncollected premiums.....	18,714 69
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Gross assets	\$471,044 02
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Liabilities.

Losses adjusted and unpaid.....	\$1,749 02
Losses unadjusted and reported.....	10,046 50
Losses resisted	4,500 00

Total	\$16,295 52
Deduct re-insurance thereon.....	4,882 15

Net amount of unpaid losses.....	\$11,413 37
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Unearned premiums on fire risks, one year or less	\$68,386 09	
Unearned premiums on fire risks, more than one year	33,018 87	
		<hr/>
Total unearned premiums.....		\$101,404 96
Return premiums		2,206 45
Re-insurance premiums		8,592 86
		<hr/>
Total liabilities except capital.....		\$123,617 64
Paid-up capital		300,000 00
Surplus over capital.....		47,426 38
		<hr/>
Total		\$471,044 02

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$23,787,497	\$283,352 87
Written or renewed in 1900.....	23,622,715	239,302 86
		<hr/>
Total	\$47,410,212	\$522,655 73
Deduct risks expired and terminated.....	25,962,870	266,704 02
		<hr/>
In force at the end of the year.....	\$21,447,342	\$255,951 71
Deduct amount re-insured.....	4,638,757	60,303 66
		<hr/>
Net amount in force.....	\$16,808,585	\$195,648 05

	Marine and Inland Risks.	Premiums.
Written or renewed in 1900.....	\$3,983,063	\$14,285 56
Deduct risks expired and terminated.....	3,983,063	14,285 56

General Interrogatories.

Losses incurred during the year (fire, \$89,864.98; marine and inland, \$4,225.82)	\$94,090 80
Company's stock owned by the directors at par value.....	101,700 00

Business in New Jersey in 1900.

Fire risks written.....	\$1,328,627 00
Premiums received	6,752 21
Losses paid	10,626 80
Losses incurred	9,887 92
Amount at risk.....	885,751 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....		\$21,660 74
Net premiums earned.....	\$173,671 37	
Interest, etc., earned.....	10,757 34	
<hr/>		
Total premiums and interest earned.....		\$184,428 71
Net losses incurred.....	\$94,090 80	
Expenses incurred	64,572 27	
<hr/>		
Total losses and expenses incurred.....		158,663 07
<hr/>		
Net gain (increase in surplus) for the year.....		25,765 64
<hr/>		
Surplus at end of year.....		\$47,426 38
Ratio of net losses incurred to net premiums earned, 54.17 per cent.		
Ratio of expenses incurred to net premiums earned, 37.18 per cent.		

MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

DETROIT, MICH.

Incorporated February, 1881.

Commenced business March, 1881.

D. M. FERRY, *Vice-President.*F. H. WHITNEY, *Secretary.*

PAID-UP CAPITAL, \$400,000.

Balance of net ledger assets, December 31, 1899..... \$736,432 35

Income During the Year.

	Fire.	
Gross cash premiums.....	\$361,275 87	
Deduct re-insurance, &c.....	78,153 78	
<hr/>		
Net cash received for premiums.....		\$283,122 09
Rents from company's property.....		1,894 34
Interest on mortgage loans.....		30,697 89
Interest on bonds and dividends on stocks.....		2,810 00
Interest from all other sources.....		1,461 67
Income from all other sources.....		122 21
<hr/>		
Total income		320,108 20
<hr/>		
Total		\$1,056,540 55

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$184,108 82	
Deduct salvage and re-insurance..	17,914 62	
<hr/>		
Net amount paid for losses.....	\$166,194 20	
Cash paid stockholders for interest or dividends (amount declared during the year, \$16,000.00)	16,000 00	
Commissions or brokerage to agents.....	62,061 77	
Salaries and allowances to agents, and agency ex- penses	24,897 76	
Rents	2,400 00	
Salaries, fees and all other charges of officers, \$8,500.00; clerks, \$4,876.74; other employes, \$192.00	13,568 74	
Taxes on premiums, \$5,025.64; on real estate, \$1,- 030.60; on other investments, \$7,732.71; in- ternal revenue, \$1,949.31.....	15,738 26	
Insurance department fees and agents' licenses..	1,093 85	
Municipal licenses	327 25	
Repairs and expenses on real estate.....	581 53	
Miscellaneous expenses	1,871 43	
<hr/>		
Total disbursements	\$304,734 79	
Balance December 31, 1900.....	\$751,805 76	
Invested in the following:		

Ledger Assets.

Book value of real estate unincumbered.....	\$89,108 14	
Mortgage loans on real estate, first liens.....	522,965 00	
Book value of bonds, \$54,000.00; stocks, \$6,250.00	60,250 00	
Cash in company's office.....	21,527 32	
Cash deposited in bank.....	57,955 30	
<hr/>		
Total net ledger assets as per balance.....	\$751,805 76	

Non-Ledger Assets.

Interest due and accrued on mortgages.....	10,807 45	
Interest accrued on bonds and stocks.....	1,047 50	
Interest accrued on other assets.....	495 20	
Gross premiums in course of collection.....	\$57,556 65	
Deduct cost of collection, commission, &c.....	13,454 74	
<hr/>		
Net amount of uncollected premiums.....	44,101 91	
Premiums more than three months due.....	\$717 56	
<hr/>		
Gross assets	\$808,257 82	

FIRE AND FIRE-MARINE.

Liabilities.

Losses adjusted and unpaid.....	\$7,849 42	
Losses unadjusted and reported.....	12,006 75	
	<hr/>	
Total	\$19,856 17	
Deduct re-insurance thereon.....	1,575 00	
	<hr/>	
Net amount of unpaid losses.....		\$18,281 17
Unearned premiums on fire risks, one year or less	\$107,300 98	
Unearned premiums on fire risks, more than one year	109,788 75	
	<hr/>	
Total unearned premiums.....		217,089 73
Re-insurance premiums		2,366 44
All other liabilities.....		40 00
	<hr/>	
Total liabilities except capital.....		\$237,777 34
Paid-up capital		400,000 00
Surplus over capital.....		170,480 48
	<hr/>	
Total		\$808,257 82

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$36,137 770	\$382,118 38
Written or renewed in 1900.....	33,206,768	376,588 17
	<hr/>	
Total	\$69,344,538	\$758,706 55
Deduct risks expired and terminated.....	28,070,416	303,584 95
	<hr/>	
In force at the end of the year.....	\$41,274,122	\$455,121 60
Deduct amount re-insured.....	2,582,269	28,969 73
	<hr/>	
Net amount in force.....	\$38,691,853	\$426,151 87

General Interrogatories.

Losses incurred during the year.....	\$164,285 51
Company's stock owned by the directors at par value.....	194,900 00

Business in New Jersey in 1900.

Fire risks written.....	\$299,748 00
Premiums received	2,893 75
Losses paid	11,097 14
Losses incurred	13,909 64
Amount at risk.....	115,698 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$176,490 42
Net premiums earned.....	\$262,319 18
Interest, etc., earned.....	34,762 64
<hr/>	
Total premiums and interest earned.....	\$297,081 82
Net losses incurred.....	\$164,285 51
Expenses incurred.....	122,806 25
<hr/>	
Total losses and expenses incurred.....	287,091 76
<hr/>	
Net gain for the year.....	\$9,990 06
Dividends incurred	16,000 00
<hr/>	
Decrease in surplus for the year.....	6,009 94
<hr/>	
Surplus at end of year.....	\$170,480 48
Ratio of net losses incurred to net premiums earned, 62.62 per cent.	
Ratio of expenses incurred to net premiums earned, 46.81 per cent.	

MILWAUKEE MECHANICS' INSURANCE COMPANY.

MILWAUKEE, WIS.

Incorporated February 15, 1852. Commenced business April 1, 1852.

WILLIAM L. JONES, *President*.G. W. GROSSENBACH, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$2,336,528 45

Income During the Year.

	Fire.
Gross cash premiums.....	\$1,201,439 49
Deduct re-insurance, &c.....	301,176 60
<hr/>	
Net cash received for premiums.....	\$900,262 89
Rents from company's property (including \$2,500 for company's use of own buildings).....	3,914 00
Interest on mortgage loans.....	78,869 43
Interest on bonds and dividends on stocks....	39,873 28

Interest from all other sources.....	\$1,386 69	
Income from all other sources.....	3,787 10	
		<hr/>
Total income	\$1,028,093 39	
		<hr/>
Total	\$3,364,621 84	

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$651,229 01	
Deduct salvage and re-insurance.	120,296 47	
		<hr/>
Net amount paid for losses.....	\$530,932 54	
Cash paid stockholders for interest or dividends (amount declared during the year, \$80,000).	80,000 00	
Commissions or brokerage to agents.....	219,223 54	
Rents (including \$2,500.00 for company's use of own buildings).....	5,168 29	
Salaries, fees and all other charges of officers, \$19,205; clerks, \$18,797.94; other em- ployes, \$27,815.52	65,818 46	
Taxes on premiums, \$38,391.99; on real estate, \$864.62; on other investments, \$1,391.98....	40,648 59	
Insurance department fees and agents' licenses..	6,553 82	
Advertising, printing and stationery.....	8,543 69	
Legal expenses	3,297 07	
Repairs and expenses on real estate.....	1,067 15	
Furniture and fixtures.....	930 98	
Miscellaneous expenses.....	47,592 33	
Loss on sale or maturity of ledger assets.....	4,092 00	
Profit and loss.....	1,013 84	
		<hr/>
Total disbursements	1,014,882 30	
		<hr/>
Balance December 31, 1900.....	\$2,349,739 54	

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$67,500 00	
Mortgage loans on real estate, first liens.....	1,119,687 44	
Book value of bonds, \$1,056,841.25; stocks, \$4,789.00	1,061,630 25	
Cash in company's office.....	40,111 38	
Cash deposited in bank.....	60,810 47	
		<hr/>
Total net ledger assets as per balance.....	\$2,349,739 54	

Non-Ledger Assets.

Interest due and accrued on mortgages.....		\$20,727 26
Interest accrued on bonds and stocks.....		5,078 13
Gross premiums in course of collection.....	\$144,368 97	
Deduct cost of collection, commission, etc....	24,061 49	
		<hr/>
Net amount of uncollected premiums.....		120,307 48
		<hr/>
Gross assets		\$2,495,852 41

Liabilities.

Losses adjusted and unpaid.....	\$24,137 46	
Losses unadjusted and reported.....	49,976 57	
Losses resisted	10,950 00	
		<hr/>
Total	\$85,064 03	
Deduct re-insurance thereon.....	18,738 53	
		<hr/>
Net amount of unpaid losses.....		\$66,325 50
Unearned premiums on fire risks, one year or less	\$296,814 99	
Unearned premiums on fire risks, more than one year	524,217 73	
		<hr/>
Total unearned premiums.....		821,032 72
Retained as reserve for re-insurance company.....		53,141 91
		<hr/>
Total liabilities except capital.....		\$940,500 13
Paid-up capital		200,000 00
Surplus over capital.....		1,355,352 28
		<hr/>
Total		\$2,495,852 41

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$152,296,066	\$1,800,307 38
Written or renewed in 1900.....	96,037,125	1,193,551 28
		<hr/>
Total	\$248,333,191	\$2,993,858 66
Deduct risks expired and terminated.....	95,183,489	1,186,831 67
		<hr/>
In force at the end of the year.....	\$153,149,702	\$1,807,026 99
Deduct amount re-insured.....	17,256,962	216,197 58
		<hr/>
Net amount in force.....	\$135,892,740	\$1,590,829 41

FIRE AND FIRE-MARINE

General Interrogatories.

Losses incurred during the year.....	\$521,379 10
Company's stock owned by the directors at par value.....	61,580 00
Loaned to officers and directors.....	3,600 00

Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$10,900 00	.....

Business in New Jersey in 1900.

Fire risks written.....	\$303,802 00
Premiums received	2,984 16
Losses paid	3,590 79
Losses incurred	3,590 79
Amount at risk.....	379,752 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,370,866 23
Net premiums earned.....	\$878,154 13
Interest, etc., earned.....	98,233 22
<hr/>	
Total premiums and interest earned.....	\$976,387 35
Net losses incurred.....	\$521,379 10
Expenses incurred	390,522 20
<hr/>	
Total losses and expenses incurred.....	911,901 30
<hr/>	
Net gain for the year.....	\$64,486 05
Dividends incurred	80,000 00
<hr/>	
Decrease in surplus for the year.....	15,513 95

Surplus at end of year.....	\$1,355,352 28
Ratio of net losses incurred to net premiums earned, 59.37 per cent.	
Ratio of expenses incurred to net premiums earned, 44.47 per cent.	

NATIONAL FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June 4, 1869.

Commenced business December 1, 1871.

JAMES NICHOLS, *President*.B. R. STILLMAN, *Secretary*.

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1899..... \$4,120,122 28

Income During the Year.

	Fire.	
Gross cash premiums.....	\$3,854,863 16	
Deduct re-insurance, &c.....	905,304 68	
Net cash received for premiums.....	\$2,949,558 48	
Rents	3,026 01	
Interest on mortgage loans.....	41,961 04	
Interest on bonds and dividends on stocks.....	146,361 78	
Interest from all other sources.....	2,761 10	
Profit on sale or maturity of ledger assets.....	1,844 25	
Total income	3,145,512 66	
Total	\$7,265,634 94	

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$1,796,024 13	
Deduct salvage and re-insurance...	271,139 20	
Net amount paid for losses.....	\$1,524,884 93	
Cash paid stockholders for interest or dividends (am't declared during the year, \$120,000.00)	120,000 00	
Commissions or brokerage to agents.....	467,903 20	
Salaries, fees and all other charges of officers, clerks and other employees.....	183,241 96	
Taxes, licenses and fees.....	94,541 63	
Advertising, printing and stationery.....	25,056 38	
Legal expenses	2,756 21	
Furniture and fixtures.....	6,980 08	

Miscellaneous expenses	\$308,821 13	
Profit and loss.....	11,634 37	
		<hr/>
Total disbursements		\$2,745,819 89
		<hr/>
Balance December 31, 1900.....		\$4,519,815 05

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$367,920 98	
Mortgage loans on real estate, first liens.....	708,815 00	
Book value of bonds, \$2,092,250.80; stocks, \$849,- 716.83	2,941,967 63	
Cash in company's office.....	545 93	
Cash deposited in bank.....	286,594 15	
Agents' debit balances.....	213,971 36	
		<hr/>
Total net ledger assets as per balance.....		\$4,519,815 05

Non-Ledger Assets.

Market value of bonds and stocks over book value.....	234,013 37	
Gross premiums in course of collection.....	\$275,000 00	
Deduct cost of collection, commission, &c.....	70,903 04	
		<hr/>
Net amount of uncollected premiums.....	204,096 96	
		<hr/>
Gross assets		\$4,957,925 38

Items not Admitted.

Depreciation from book value of real estate, to bring same to market value	36,136 04	
		<hr/>
Total admitted assets.....		\$4,921,789 34

Liabilities.

Losses adjusted and unpaid.....	\$84,755 86	
Losses unadjusted and reported.....	139,996 22	
Losses resisted	22,737 79	
		<hr/>
Amount of unpaid losses.....		\$247,489 87
Unearned premiums on fire risks, one year or less	\$946,732 12	
Unearned premiums on fire risks, more than one year	1,098,687 64	
		<hr/>
Total unearned premiums.....		2,045,419 76

Re-insurance and return premiums.....	\$70,000 00
Reserved for contingencies.....	25,000 00
<hr/>	
Total liabilities except capital.....	\$2,387,909 63
Paid-up capital	1,000,000 00
Surplus over capital.....	1,533,879 71
<hr/>	
Total	\$4,921,789 34

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$390,393,438	\$3,904,803 62
Written or renewed in 1900.....	380,426,541	3,691,385 98
<hr/>		
Total	\$770,819,979	\$7,596,189 60
Deduct risks expired and terminated.....	300,568,177	2,984,245 16
<hr/>		
In force at the end of the year.....	\$470,251,802	\$4,611,944 44
Deduct amount re-insured.....	68,784,295	598,898 22
<hr/>		
Net amount in force.....	\$401,467,507	\$4,013,046 22

General Interrogatories.

Losses incurred during the year (fire, \$1,558,- 389.19; tornado, \$3,127.87).....	\$1,561,517 06
Company's stock owned by the directors at par value.....	85,300 00

Amounts deposited for the exclusive protection
of policyholders in other States or Countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$28,750 00	\$18,856 79
New Mexico	10,000 00	8,187 31
Oregon	61,500 00	15,172 49
Virginia	50,000 00	18,895 14
<hr/>		
	\$150,250 00	\$61,111 73

Business in New Jersey in 1900.

Fire risks written.....	\$9,919,885 00
Premiums received	72,911 16
Losses paid	80,888 03
Losses incurred	88,109 49

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,472,954 97
Net premiums earned.....	\$2,513,132 38
Interest, etc., earned.....	295,319 68
<hr/>	
Total premiums and interest earned.....	\$2,808,452 06
Net losses incurred.....	\$1,561,517 06
Expenses incurred	1,066,010 26
<hr/>	
Total losses and expenses incurred.....	2,627,527 32
<hr/>	
Net gain for the year.....	\$180,924 74
Dividends incurred	120,000 00
<hr/>	
Increase in surplus for the year.....	60,924 74
<hr/>	
Surplus at end of year.....	\$1,533,879 71
Ratio of net losses incurred to net premiums earned, 62.13 per cent.	
Ratio of expenses incurred to net premiums earned, 42.41 per cent.	

NATIONAL STANDARD INSURANCE COMPANY OF NEW YORK.

NEW YORK CITY.

Incorporated February 14, 1896. Commenced business February 20, 1896.

JOEL FRANCIS FREEMAN, *President.* EMIL G. PIEPER, *Secretary.*

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$497,411 75

Income During the Year.

Fire.	
Gross cash premiums.....	\$389,353 85
Deduct re-insurance, &c.....	150,474 26
<hr/>	
Net cash received for premiums.....	\$238,879 59
Interest on bonds.....	12,450 86
Interest from all other sources.....	841 32
Profit on sale or maturity of ledger assets.....	25,750 00
<hr/>	
Total income	277,921 77
<hr/>	
Total	\$775,333 52

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$247,547 88	\$1,748 70	
Deduct salvage and re-insurance	66,644 61	1,484 36	
<hr/>			
Net am't paid for losses....	\$180,903 27	\$2,643 34	\$181,167 61
Cash paid stockholders for interest or dividends (amount declared during the year, \$24,- 00.00)			24,000 00
Commissions or brokerage to agents.....			72,935 65
Salaries, fees and all other charges of officers..			2,765 00
Taxes on premiums.....			5,978 53
Insurance department fees and agents' licenses..			1,431 53
Municipal licenses, \$300.00; tax on franchise, \$110.00			410 00
Legal expenses			1,000 00
Miscellaneous expenses			1,334 39
<hr/>			
Total disbursements			\$291,022 71
<hr/>			
Balance December 31, 1900.....			\$484,310 81

Invested in the following:

Ledger Assets.

Book value of bonds.....	\$421,150 00	
Cash in company's office.....	9 64	
Cash deposited in bank.....	63,151 17	
<hr/>		
Total net ledger assets as per balance.....		\$484,310 81

Non-Ledger Assets.

Interest accrued on bonds.....		1,083 33
Interest accrued on other assets.....		1,353 28
Market value of bonds over book value.....		2,500 00
Gross premiums in course of collection.....	\$58,511 08	
Deduct cost of collection, commission, &c.....	12,348 70	
<hr/>		
Net amount of uncollected premiums.....		46,162 38
Due from other companies for re-insurance on losses paid.....		1,552 00
<hr/>		
Gross assets		\$536,961 80

Liabilities.

Losses adjusted and unpaid.....	\$2,218 00	
Losses unadjusted and reported.....	25,475 00	
Losses resisted	1,635 00	
<hr/>		
Total	\$29,328 00	
Deduct re-insurance thereon.....	9,841 00	
<hr/>		
Net amount of unpaid losses.....		\$19,487 00
Unearned premiums on fire risks, one year or less	\$114,308 86	
Unearned premiums on fire risks, more than one year	30,123 36	
<hr/>		
Total unearned premiums.....		144,432 22
Return premiums		6,818 58
Re-insurance premiums		10,530 15
<hr/>		
Total liabilities except capital.....		\$181,267 95
Paid-up capital		200,000 00
Surplus over capital.....		155,693 85
<hr/>		
Total		\$536,961 80

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$27,512,584	\$257,213 52
Written or renewed in 1900.....	38,655,272	404,987 61
<hr/>		
Total	\$66,167,856	\$662,201 13
Deduct risks expired and terminated.....	34,235,215	317,669 35
<hr/>		
In force at the end of the year.....	\$31,932,641	\$344,531 78
Deduct amount re-insured.....	6,465,798	63,918 69
<hr/>		
Net amount in force.....	\$25,466,843	\$280,613 09

General Interrogatories.

Losses incurred during the year (fire, \$157,361.27; marine and inland, \$474.34)	\$157,835 61
Company's stock owned by the directors at par value.....	92,000 00

Business in New Jersey in 1900.

Fire risks written.....	\$647,309 00
Premiums received	4,434 94
Losses paid	8,611 19
Losses incurred	10,335 59

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$183,438 94
Net premiums earned.....	\$209,482 13
Interest, etc., earned.....	34,137 18
<hr/>	
Total premiums and interest earned.....	\$243,619 31
Net losses incurred.....	\$158,782 61
Expenses incurred	88,581 79
<hr/>	
Total losses and expenses incurred.....	247,364 40
<hr/>	
Net loss for the year.....	\$3,745 09
Dividends incurred	24,000 00
<hr/>	
Decrease in surplus for the year.....	27,745 09
<hr/>	
Surplus at end of year.....	\$155,693 85
Ratio of net losses incurred to net premiums earned, 75.82 per cent.	
Ratio of expenses incurred to net premiums earned, 42.30 per cent.	

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

MANCHESTER, N. H.

Incorporated 1869.

Commenced business April, 1870.

UBERTO C. CROSBY, *President*.FRANK W. SARGEANT, *Secretary*.

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1899..... \$2,714,222 57

Income During the Year.

	Fire.
Gross cash premiums.....	\$1,769,017 81
Deduct re-insurance, &c.....	464,892 03
<hr/>	
Net cash received for premiums.....	\$1,304,125 78
Rents from company's property.....	16,870 75
Interest on mortgage loans.....	33,727 35
Interest on collateral loans.....	3,002 78
Interest on bonds and dividends on stocks.....	98,065 28
Interest from all other sources.....	1,165 67

Profit on sale or maturity of ledger assets....	\$10,550 12	
Profit and loss.....	2,473 14	
		<hr/>
Total income	\$1,469,980 87	
		<hr/>
Total	\$4,184,203 44	

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$1,019,888 67	
Deduct salvage and re-insurance.	190,994 61	
		<hr/>
Net amount paid for losses.....	\$828,894 06	
Cash paid stockholders for interest or dividends (amount declared during the year, \$100,000).	100,000 00	
Commissions or brokerage to agents.....	305,609 63	
Rents	4,482 70	
Salaries, fees and all other charges of officers, \$24,083.32; clerks, \$14,322.88; other em- ployes, \$26,737.58	65,143 78	
Taxes on premiums, \$40,584.84; on real estate, \$4,191.85	44,776 69	
Insurance department fees and agents' licenses..	4,776 73	
Municipal licenses, \$1,145.23; tax on franchise, \$10,000.00	11,145 23	
Advertising, printing and stationery.....	15,988 21	
Repairs and expenses on real estate.....	9,139 07	
Furniture and fixtures.....	4,143 05	
Miscellaneous expenses	73,605 86	
Profit and loss.....	3,589 46	
		<hr/>
Total disbursements	1,471,294 47	
		<hr/>
Balance December 31, 1900.....	\$2,712,908 97	

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$156,417 83	
Mortgage loans on real estate, first liens....	585,374 00	
Loans secured by pledge of bonds, stocks or other collaterals	52,755 00	
Book value of bonds, \$918,657.75; stocks, \$750,- 725.00	1,669,382 75	
Cash in company's office.....	601 75	
Cash deposited in bank.....	248,377 64	
		<hr/>
Total net ledger assets as per balance.....	\$2,712,908 97	

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$6,551 00
Interest due and accrued on bonds and stocks.....	1,337 45
Market value of bonds and stocks over book value.....	502,547 25
Gross premiums in course of collection.....	\$191,575 46
Deduct cost of collection, commission, etc.....	47,893 86
Net amount of uncollected premiums.....	143,681 60
Gross assets	\$3,367,026 27

Liabilities.

Losses adjusted and unpaid.....	\$66,408 04
Losses unadjusted and reported.....	97,858 00
Losses resisted	16,520 00
Amount of unpaid losses.....	\$180,786 04
Unearned premiums on fire risks, one year or less	\$448,123 06
Unearned premiums on fire risks, more than one year	729,059 72
Total unearned premiums.....	1,177,182 78
All other liabilities.....	5,802 42
Total liabilities except capital.....	\$1,363,771 24
Paid-up capital	1,000,000 00
Surplus over capital.....	1,003,255 03
Total	\$3,367,026 27

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$178,246,554	\$2,251,530 44
Written or renewed in 1900.....	151,157,717	1,741,658 38
Total	\$329,404,271	\$3,993,188 82
Deduct risks expired and terminated.....	118,186,700	1,534,780 50
In force at the end of the year.....	\$211,217,571	\$2,458,408 32
Deduct amount re-insured.....	13,519,753	151,521 71
Net amount in force.....	\$197,697,818	\$2,306,886 61

General Interrogatories.

Losses incurred during the year.....	\$851,876 01
Company's stock owned by the directors at par value.....	230,100 00
Loaned to officers and directors.....	2,850 00

Business in New Jersey in 1900.

Fire risks written.....	\$6,024,912 00
Premiums received	49,903 24
Losses paid	30,652 76
Losses incurred	33,122 27

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$972,327 26
Net premiums earned.....	\$1,229,362 21
Interest, etc., earned.....	234,218 91
<hr/>	
Total premiums and interest earned....	\$1,463,581 12
Net losses incurred.....	\$852,011 21
Expenses incurred	480,642 14
<hr/>	
Total losses and expenses incurred.....	1,332,653 35
<hr/>	
Net gain for the year.....	\$130,927 77
Dividends incurred	100,000 00
<hr/>	
Increase in surplus for the year.....	30,927 77
<hr/>	
Surplus at end of year.....	\$1,003,255 03
Ratio of net losses incurred to net premiums earned, 69.30 per cent.	
Ratio of expenses incurred to net premiums earned, 39.09 per cent.	

NEW YORK FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April 18, 1832. Commenced business December 22, 1832.

AUGUSTUS COLSON, *President.*

CHARLES A. HULL, *Secretary.*

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$356,203 60

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums,	\$205,395 61	\$81,851 68	
Deduct re-insurance, &c.	37,098 03	7,200 94	
Net cash received for premiums..	\$168,297 58	\$74,650 74	\$242,948 32
Rents from company's property.....			1,908 30
Interest on bonds and dividends on stocks.....			12,537 86
Profit on sale or maturity of ledger assets.....			29,903 00
Total income			\$287,297 48
Total			\$643,501 08

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$116,127 43	\$47,054 83	
Deduct salvage and re-insurance	2,153 18	1,854 89	
Net am't paid for losses...	\$113,974 25	\$45,199 94	\$159,174 19
Cash paid stockholders for interest or dividends (amount declared during the year, \$12,- 000.00)			12,000 00
Commissions or brokerage to agents.....			46,712 39
Salaries, fees and all other charges of officers, \$17,500.00; clerks, \$8,803.20; other employes, \$668.00			26,971 20
Taxes on premiums, \$4,312.12; on real estate, \$1,632.75			5,944 87
Insurance department fees and agents' licenses...			852 29
Municipal licenses			250 00
Advertising, printing and stationery.....			949 84
Repairs and expenses on real estate.....			389 91
Furniture and fixtures.....			164 30
Miscellaneous expenses			7,999 72
Premium on stocks purchased, charged off.....			30,612 50
Total disbursements			292,321 21
Balance December 31, 1900.....			\$351,479 87
Invested in the following:			

Ledger Assets.

Book value of real estate unincumbered.....	\$100,000 00	
Book value of bonds, \$200,000.00; stocks, \$40,- 000.00	240,000 00	
Cash in company's office.....	3,701 20	
Cash deposited in bank.....	7,778 67	
<hr/>		
Total net ledger assets as per balance.....		\$351,479 87

Non-Ledger Assets.

Interest accrued on bonds and stocks.....	240 27	
Rents accrued on company's property or lease.....	54 17	
Market value of bonds and stocks over book value.....	43,700 00	
Gross premiums in course of collection.....	\$36,800 07	
Deduct cost of collection, commission, &c.....	5,519 87	
<hr/>		
Net amount of uncollected premiums.....	31,280 20	
<hr/>		
Gross assets		\$426,754 51

Liabilities.

Losses adjusted and unpaid.....	\$1,418 05	
Losses unadjusted and reported.....	29,056 30	
Losses resisted	334 60	
<hr/>		
Total	\$30,808 95	
Deduct re-insurance thereon.....	2,242 25	
<hr/>		
Net amount of unpaid losses.....		\$28,566 70
Unearned premiums on fire risks, one year or less	\$77,902 57	
Unearned premiums on fire risks, more than one year	13,803 54	
Unearned premiums on inland navigation risks..	35,149 14	
<hr/>		
Total unearned premiums.....		126,855 25
All other liabilities.....		232 11
<hr/>		
Total liabilities except capital.....		\$155,654 06
Paid-up capital	200,000 00	
Surplus over capital.....	71,100 45	
<hr/>		
Total		\$426,754 51

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$20,953,753	\$166,473 24
Written or renewed in 1900.....	25,909,855	210,615 63
Total	\$46,863,608	\$377,088 87
Deduct risks expired and terminated.....	25,891,651	199,454 56
In force at the end of the year.....	\$20,971,957	\$178,634 31
Deduct amount re-insured.....	233,183	1,955 75
Net amount in force.....	\$20,738,774	\$176,678 56
	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$1,576,915	\$46,885 71
Written or renewed in 1900.....	3,035,962	81,851 61
Total	\$4,612,877	\$128,737 32
Deduct risks expired and terminated.....	2,481,652	56,633 78
In force at the end of the year.....	\$2,131,224	\$72,103 54
Deduct amount re-insured.....	55,300	1,805 26
Net amount in force.....	\$2,075,924	\$70,298 28

General Interrogatories.

Losses incurred during the year (fire, \$108,102.38; marine and inland, \$47,142.12)	\$155,244 50
Company's stock owned by the directors at par value.....	65,900 00

Business in New Jersey in 1900.

Fire risks written.....	\$912,972 08
Premiums received	5,715 38
Losses paid	3,775 37
Losses incurred	3,741 22

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$81,011 46
Net premiums earned.....	\$226,777 50
Interest, etc., earned.....	50,456 10
Total premiums and interest earned.....	\$277,233 60

FIRE AND FIRE-MARINE

Net losses incurred.....	\$155,244 50	
Expenses incurred	119,900 11	
		<hr/>
Total losses and expenses incurred.....	\$275,144 61	
		<hr/>
Net gain for the year.....	\$2,088 99	
Dividends incurred	12,000 00	
		<hr/>
Decrease in surplus for the year.....		\$9,911 01
		<hr/>
Surplus at end of year.....		\$71,100 45
Ratio of net losses incurred to net premiums earned, 68.41 per cent.		
Ratio of expenses incurred to net premiums earned, 52.87 per cent.		

 NIAGARA FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated July, 1850.

Commenced business August, 1850.

HAROLD HERRICK, *President*.GEORGE W. DEWEY, *Secretary*.

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets, December 31, 1899..... \$2,290,572 20

Income During the Year.

	Fire.	
Gross cash premiums.....	\$2,287,845 25	
Deduct re-insurance, etc.....	634,023 60	
		<hr/>
Net cash received for premiums.....	\$1,653,821 65	
Interest on mortgage loans.....	21,048 88	
Interest on bonds and dividends on stocks.....	80,562 36	
Interest from all other sources.....	3,864 00	
		<hr/>
Total income		1,759,296 89
		<hr/>
Total		\$4,049,869 09

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$1,326,920	15
Deduct salvage and re-insurance.	301,836	00
<hr/>		
Net amount paid for losses.....	\$1,025,084	15
Cash paid stockholders for interest or dividends (amount declared during the year, \$50,000).	50,000	00
Commissions or brokerage to agents.....	314,451	55
Rents	18,037	69
Salaries, fees and all other charges of officers, \$28,500.00; clerks, \$49,806.37; other employes, \$78,275.23	156,581	60
Taxes on premiums.....	30,515	22
Insurance department fees and agents' licenses.	15,366	21
Municipal licenses.....	1,786	68
Advertising, printing and stationery.....	17,299	46
Legal expenses	4,166	18
Furniture and fixtures.....	3,956	55
Miscellaneous expenses	102,828	88
Loss on sale or maturity of ledger assets.....	64,838	57
Profit and loss.....	36,078	60
<hr/>		
Total disbursements	\$1,840,991	14
<hr/>		
Balance December 31, 1900.....	\$2,208,877	75
Invested in the following:		
Ledger Assets.		
Mortgage loans on real estate, first liens, \$169,- 000.00; other than first liens, \$142,375.00...	\$311,375	00
Book value of bonds, \$905,000.00; stocks, \$925,- 000.00	1,830,000	00
Cash in company's office.....	654	28
Cash deposited in bank.....	66,848	47
<hr/>		
Total net ledger assets as per balance.....	\$2,208,877	75
Non-Ledger Assets.		
Interest accrued on mortgages.....	7,706	21
Interest accrued on bonds and stocks.....	2,466	67
Market value of bonds and stocks over book value.....	410,200	00
Gross premiums in course of collection.....	\$270,139	43
Deduct cost of collection, commission, etc.....	42,749	34
<hr/>		
Net amount of uncollected premiums.....	227,390	09
Premiums more than three months due.....	\$792	50
<hr/>		
Gross assets	\$2,856,640	72

FIRE AND FIRE-MARINE

Liabilities.

Losses adjusted and unpaid.....	\$89,614 96	
Losses unadjusted and reported.....	120,305 69	
Losses resisted	13,637 50	
	<hr/>	
Total	\$223,558 15	
Deduct re-insurance thereon.....	50,729 46	
	<hr/>	
Net amount of unpaid losses.....		\$172,828 69
Unearned premiums on fire risks, one year or less	\$577,048 34	
Unearned premiums on fire risks, more than one year	777,098 92	
	<hr/>	
Total unearned premiums.....		1,354,147 26
Re-insurance premiums		17,829 56
	<hr/>	
Total liabilities except capital.....		\$1,544,805 51
Paid-up capital		500,000 00
Surplus over capital.....		811,835 21
	<hr/>	
Total		\$2,856,640 72

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$310,610,626	\$2,817,152 87
Written or renewed in 1900.....	226,161,265	2,318,518 90
	<hr/>	
Total	\$536,771,891	\$5,135,671 77
Deduct risks expired and terminated.....	209,311,670	2,073,215 09
	<hr/>	
In force at the end of the year.....	\$327,460,221	\$3,062,456 68
Deduct amount re-insured.....	48,222,936	430,658 44
	<hr/>	
Net amount in force.....	\$279,237,285	\$2,631,798 24

General Interrogatories.

Losses incurred during the year.....	\$1,035,402 18
Company's stock owned by the directors at par value.....	165,650 00

Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$11,500 00	\$462 81
New Mexico	10,000 00	1,000 00
Oregon	68,500 00	955 70
Virginia	28,750 00	88 50
	<hr/>	
	\$118,750 00	\$2,507 01

Business in New Jersey in 1900.

Fire risks written.....	\$9,404,103 00
Premiums received	73,328 62
Losses paid	47,003 48
Losses incurred	53,879 55
Amount at risk.....	9,404,103 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$754,407 73
Net premiums earned.....	\$1,593,748 53
Interest, etc., earned.....	214,071 15
	<hr/>
Total premiums and interest earned.....	\$1,807,819 68
Net losses incurred.....	\$1,035,402 18
Expenses incurred	664,990 02
	<hr/>
Total losses and expenses incurred.....	1,700,392 20
	<hr/>
Net gain for the year.....	\$107,427 48
Dividends incurred	50,000 00
	<hr/>
Increase in surplus for the year.....	57,427 48
	<hr/>
Surplus at end of year.....	\$811,835 21
Ratio of net losses incurred to net premiums earned, 64.96 per cent.	
Ratio of expenses incurred to net premiums earned, 41.72 per cent.	

NORTH AMERICAN INSURANCE COMPANY.

BOSTON, MASS.

Incorporated December, 1872.

Commenced business January 1, 1873.

CHARLES E. MACULLAR, *President.*

CHARLES L. WOODSIDE, *Secretary.*

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$359,566 10

Income During the Year.

Fire.

Gross cash premiums..... \$203,479 31

Deduct re-insurance, &c..... 62,086 65

Net cash received for premiums..... \$141,392 66

Rents from company's property..... 1,895 54

Interest on mortgage loans..... 3,911 17

Interest on bonds and dividends on stocks..... 7,783 09

Total income 154,982 46

Total \$514,548 56

Disbursements During the Year.

Fire.

Gross amount paid for losses..... \$155,366 64

Deduct salvage and re-insurance. 29,368 67

Net amount paid for losses..... \$125,997 97

Cash paid stockholders for interest or dividends
(amount declared during the year, \$4,000.00)..... 3,872 00

Commissions or brokerage to agents..... 29,157 74

Salaries and allowances to agents..... 1,500 00

Rents 4,600 00

Salaries, fees and all other charges of officers,
\$8,500.00; clerks, \$8,600.00; other employes,
\$690.00 17,790 00

Taxes on premiums, \$257.21; on real estate,
\$355.57; internal revenue, \$2,139.51..... 2,752 29

Insurance department fees and agents' licenses... 330 20

Tax on franchise 675 33

Advertising, printing and stationery..... 2,980 00

Legal expenses 250 00

Furniture and fixtures..... 325 00

Miscellaneous expenses 5,017 24

Loss on sale or maturity of ledger assets..... 10,768 80

Assessment on Globe National Bank stock..... 9,500 00

Total disbursements 215,516 57

Balance December 31, 1900..... \$299,031 99

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$46,550 05
Mortgage loans on real estate, first liens.....	59,050 00
Book value of bonds, \$147,214.14; stocks, \$77,- 742.92	224,957 06
Cash in company's office.....	1,850 74
Cash deposited in bank.....	1,624 14
Total	\$334,031 99

Ledger Liabilities.

Borrowed money	35,000 00
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Total net ledger assets as per balance.....	\$299,031 99
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Non-Ledger Assets.

Interest accrued on mortgages.....	776 71
Interest accrued on bonds and stocks.....	2,666 66
Rents due and accrued on company's property or lease.....	287 00
Market value of bonds and stocks over book value.....	12,201 44
Gross premiums in course of collection.....	\$37,827 40
Deduct cost of collection, commission, &c.....	3,698 92

Net amount of uncollected premiums.....	34,128 48
Premiums more than three months due.....	\$165 43

Gross assets	\$349,092 28
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Liabilities.

Losses adjusted and unpaid.....	\$12,347 72
Losses unadjusted and reported.....	4,317 84

Total	\$16,665 56
Deduct re-insurance thereon.....	8,595 59

Net amount of unpaid losses.....	\$8,069 97
Unearned premiums on fire risks, one year or less	\$82,156 04
Unearned premiums on fire risks, more than one year	39,582 96

Total unearned premiums.....	121,739 00
Dividends to stockholders unpaid.....	128 00
Return premiums	212 25

Total liabilities except capital.....	\$130,149 22
Paid-up capital	200,000 00
Surplus over capital.....	18,943 06

Total	\$349,092 28
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Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$37,008,888	\$337,534 70
Written or renewed in 1900.....	23,156,402	218,981 58
Total	\$60,165,290	\$556,516 28
Deduct risks expired and terminated.....	27,199,902	244,677 37
In force at the end of the year.....	\$32,965,388	\$311,838 91
Deduct amount re-insured.....	5,431,904	57,914 96
Net amount in force.....	\$27,533,484	\$253,923 95

General Interrogatories.

Losses incurred during the year.....	\$122,208 15
Company's stock owned by the directors at par value.....	60,500 00

Business in New Jersey in 1900.

Fire risks written.....	\$1,713,633 00
Premiums received	9,850 41
Losses paid	8,702 44
Losses incurred	13,015 60
Amount at risk.....	1,189,912 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$35,670 93
Net premiums earned.....	\$174,777 95
Deficiency in interest, etc., earned	791 63
Net premiums earned.....	\$173,986 32
Net losses incurred.....	\$122,208 15
Expenses incurred	64,634 04
Total losses and expenses incurred.....	186,842 19
Net loss for the year.....	\$12,855 87
Dividends incurred	3,872 00
Decrease in surplus for the year.....	16,727 87
Surplus at end of year.....	\$18,943 06
Ratio of net losses incurred to net premiums earned, 69.34 per cent.	
Ratio of expenses incurred to net premiums earned, 36.92 per cent.	

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY OF
NEW YORK.

NEW YORK CITY.

Incorporated 1897.

Commenced business October 1, 1897.

E. G. RICHARDS, *President*.PERRY DEAN, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets December 31, 1899..... \$293,524 06

Income During the Year.

Fire.

Gross cash premiums..... \$78,602 86

Deduct re-insurance, etc..... 55,188 16

Net cash received for premiums..... \$23,414 70

Interest on bonds..... 9,354 05

Interest from all other sources..... 148 93

Total income 32,917 68

Total \$326,441 74

Disbursements During the Year.

Fire.

Gross amount paid for losses... \$26,389 06

Deduct salvage and re-insurance. 25,228 69

Net amount paid for losses..... \$1,160 37

Commissions or brokerage to agents..... 3,549 08

Salaries, fees and all other charges of officers,
clerks and other employes..... 550 00

Taxes on premiums..... 1,294 72

Insurance department fees and agents' licenses. 416 00

Municipal licenses 1,713 16

Advertising, printing and stationery..... 604 84

Miscellaneous expenses 991 41

Profit and loss..... 18 92

Reduction in book value of bonds..... 1,034 00

Total disbursements 11,332 50

Balance December 31, 1900..... \$315,109 24

Invested in the following:

Ledger Assets.

Book value of bonds.....	\$305,035 22
Cash deposited in bank.....	11,722 81
Due from other companies for reinsurance on losses paid	1,102 49
Total	<u>\$317,860 52</u>

Ledger Liabilities.

Re-insurance premiums	2,751 28
Total net ledger assets as per balance.....	<u>\$315,109 24</u>

Non-Ledger Assets.

Interest due and accrued on bonds.....	3,442 00
Market value of bonds over book value.....	4,004 78
Gross premiums in course of collection.....	\$12,853 13
Deduct cost of collection, commission, etc.....	2,772 32
Net amount of uncollected premiums.....	<u>10,080 81</u>
Premiums more than three months due.....	\$111 21
Gross assets	<u>\$332,636 83</u>

Liabilities.

Losses adjusted and unpaid.....	\$2,273 76
Losses unadjusted and reported.....	4,472 45
Total	<u>\$6,746 21</u>
Deduct re-insurance thereon.....	6,700 11
Net amount of unpaid losses.....	<u>\$46 10</u>
Unearned premiums on fire risks, one year or less	\$10,819 84
Unearned premiums on fire risks, more than one year	8,767 69
Total unearned premiums.....	<u>19,587 53</u>
Total liabilities except capital.....	\$19,633 63
Paid-up capital	200,000 00
Surplus over capital	113,003 20
Total	<u>\$332,636 83</u>

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$8,239,816	\$69,992 99
Written or renewed in 1900.....	10,519,606	82,259 92
Total	\$18,759,422	\$152,252 91
Deduct risks expired and terminated.....	8,580,231	64,005 85
In force at the end of the year.....	\$10,179,191	\$88,247 06
Deduct amount re-insured.....	4,812,439	53,184 58
Net amount in force.....	\$5,366,752	\$35,062 48

General Interrogatories.

Losses incurred during the year.....	\$885 47
Company's stock owned by the directors at par value.....	5,500 00

Business in New Jersey in 1900.

Fire risks written.....	\$207,543 00
Premiums received	2,044 86
Losses paid .....	.....
Losses incurred .....	.....

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$97,945 10
Net premiums earned.....	\$15,554 87
Interest, etc., earned.....	10,152 08
Total premiums and interest earned.....	\$25,706 95
Net losses incurred.....	\$885 47
Expenses incurred.....	9,763 38
Total losses and expenses incurred.....	10,648 85
Net gain (increase in surplus) for the year.....	15,058 10
Surplus at end of year.....	\$113,003 20
Ratio of net losses incurred to net premiums earned, 5.69 per cent.	
Ratio of expenses incurred to net premiums earned, 68.46 per cent.	

NORTH GERMAN FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated May 15, 1899.

Commenced business June 17, 1899.

C. PERGER, *President*.E. HARBERS, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899.....	\$262,188 60
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Income During the Year.

Fire.

Gross cash premiums.....	\$150,301 66
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Deduct re-insurance, &c.....	44,911 62
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Net cash received for premiums.....	\$105,390 04
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Interest on bonds.....	8,785 61
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Total income	114,175 65
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Total	\$376,364 25
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Disbursements During the Year.

Fire.

Gross amount paid for losses.....	\$50,840 00
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Deduct salvage and re-insurance..	7,457 39
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Net amount paid for losses.....	\$43,382 61
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Commissions or brokerage to agents.....	30,336 90
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Rents	331 64
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Salaries, fees and all other charges of officers,	
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\$2,500.20; clerks, \$1,442.00.....	3,942 20
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Taxes on premiums.....	1,731 65
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Insurance department fees and agents' licenses..	586 90
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Municipal licenses	3,083 02
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Advertising, printing and stationery.....	862 50
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Furniture and fixtures.....	30 71
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Miscellaneous expenses	2,467 75
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Loss on sale or maturity of ledger assets.....	5,066 25
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Total disbursements	91,822 13
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Balance December 31, 1900.....	\$284,542 12
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Invested in the following:

Ledger Assets.

Book value of bonds.....	\$275,501 13	
Cash in company's office.....	129 52	
Cash deposited in bank.....	5,411 47	
Bills receivable	3,500 00	
<hr/>		
Total net ledger assets as per balance.....		\$284,542 12

Non-Ledger Assets.

Interest accrued on bonds.....		1,733 32
Gross premiums in course of collection.....	\$21,184 19	
Deduct cost of collection, commission, &c.....	6,873 63	
<hr/>		
Net amount of uncollected premiums.....		14,310 56
<hr/>		
Gross assets		\$300,586 00

Item not Admitted.

Depreciation from book value of bonds, to bring same to market value		1,888 63
<hr/>		
Total admitted assets.....		\$298,697 37

Liabilities.

Losses adjusted and unpaid.....	\$486 98	
Losses unadjusted and reported.....	4,437 40	
Losses resisted	2,735 00	
<hr/>		
Total	\$7,659 38	
Deduct re-insurance thereon.....	273 35	
<hr/>		
Net amount of unpaid losses.....		\$7,386 03
Unearned premiums on fire risks, one year or less	\$38,431 46	
Unearned premiums on fire risks, more than one year	20,387 87	
<hr/>		
Total unearned premiums.....		58,819 33
All other liabilities.....		1,000 00
<hr/>		
Total liabilities except capital.....		\$67,205 36
Paid-up capital		200,000 00
Surplus over capital.....		31,492 01
<hr/>		
Total		\$298,697 37

FIRE AND FIRE-MARINE

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$4,850,148	\$50,513 39
Written or renewed in 1900.....	12,961,552	143,185 42
Total	\$17,811,700	\$193,698 81
Deduct risks expired and terminated.....	7,751,119	82,724 80
In force at the end of the year.....	\$10,060,581	\$110,974 01
Deduct amount re-insured.....	837,800	7,859 85
Net amount in force.....	\$9,222,781	\$103,114 16

General Interrogatories.

Losses incurred during the year.....	\$47,367 87
Company's stock owned by the directors at par value.....	50,500 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$43,723 18
Net premiums earned.....	\$66,367 51
Interest, etc., earned.....	14,736 55
Total premiums and interest earned.....	\$81,104 06
Net losses incurred.....	\$46,285 65
Expenses incurred	47,049 58
Total losses and expenses incurred.....	93,335 23
Net loss (decrease in surplus) for the year.....	12,231 17
Surplus at end of year.....	\$31,492 01
Ratio of net losses incurred to net premiums earned, 69.70 per cent.	
Ratio of expenses incurred to net premiums earned, 70.80 per cent.	

NORTH RIVER INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February 6, 1822. Commenced business March 6, 1822.

WILLIAM E. HUTCHINS, *President.*FREDERICK H. CRUM, *Secretary.*

PAID-UP CAPITAL, \$350,000.

Balance of net ledger assets, December 31, 1899..... \$780,972 64

Income During the Year.

	Fire.	
Gross cash premiums.....	\$432,142 57	
Deduct re-insurance, &c.....	84,862 02	
Net cash received for premiums.....		\$347,280 55
Rents from company's property.....		838 08
Interest on mortgage loans.....		3,627 00
Interest on bonds.....		16,378 89
Interest from all other sources.....		1,842 56
Profit on sale or maturity of ledger assets.....		1,650 00
Total income		371,617 08
Total		\$1,152,589 72

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$223,343 03	
Deduct salvage and re-insurance..	20,467 83	
Net amount paid for losses.....		\$202,875 20
Cash paid stockholders for interest or dividends (amount declared during the year, \$28,- 000.00)		27,761 50
Commissions or brokerage to agents.....		97,151 68
Rents		4,350 01
Salaries, fees and all other charges of officers, \$11,500.00; clerks, \$18,031.04.....		29,531 04
Taxes on premiums, \$2,469.49; on real estate, \$786.69		3,256 18
Insurance department fees and agents' licenses...		279 00
Municipal licenses		155 00
Advertising, printing and stationery.....		2,089 52
Legal expenses		525 00
Repairs and expenses on real estate.....		323 61
Furniture and fixtures.....		1,304 43
Miscellaneous expenses		9,957 20
Total disbursements		379,559 37
Balance December 31, 1900.....		\$773,030 35

Invested in the following:

Ledger Assets.

Book value of real esate unincumbered.....	\$100,564 20
Mortgage loans on real estate, first liens.....	63,400 00
Book value of bonds	521,581 64
Cash deposited in bank.....	87,484 51

Total net ledger assets as per balance.....	\$773,030 35
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Non-Ledger Assets.

Interest due and accrued on mortgages.....	1,554 82
Interest accrued on bonds.....	2,445 40
Re-insurance due on losses paid.....	345 26
Market value of bonds over book value.....	8,754 61
Gross premiums in course of collection.....	\$63,419 21
Deduct cost of collection, commision, &c.....	12,871 96

Net amount of uncollected premiums.....	50,547 25
Premiums more than three months due.....	\$940 59

Gross assets	\$867,677 69
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Liabilities.

Losses adjusted and unpaid.....	\$8,594 92
Losses unadjusted and reported.....	47,270 18

Total	\$55,865 10
Deduct re-insurance thereon.....	6,610 75

Net amount of unpaid losses.....	\$49,254 35
Unearned premiums on fire risks, one year or less	\$124,481 55
Unearned premiums on fire risks, more than one year	92,790 72

Total unearned premiums.....	217,272 27
Dividends to stockholders unpaid.....	2,784 25
Return premiums	1,589 56
Re-insurance premiums	4,654 87

Total liabilities except capital.....	\$275,555 30
Paid-up capital	350,000 00
Surplus over capital.....	211,122 39

Total	\$836,677 69
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Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$48,497,248	\$374,430 76
Written or renewed in 1900.....	53,559,517	439,932 91
Total	\$102,056,765	\$814,363 67
Deduct risks expired and terminated.....	43,778,154	348,063 98
In force at the end of the year.....	\$58,278,611	\$466,299 69
Deduct amount re-insured.....	8,846,330	50,462 21
Net amount in force.....	\$49,432,281	\$415,837 48

General Interrogatories.

Losses incurred during the year.....	\$220,758 46
Company's stock owned by the directors at par value.....	87,350 00

Business in New Jersey in 1900.

Fire risks written.....	\$2,466,053 00
Premiums received	16,340 29
Losses paid	16,936 12
Losses incurred	20,210 98
Amount at risk.....	1,272,550 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$270,072 69
Net premiums earned.....	\$313,308 02
Interest, etc., earned.....	25,883 52
Total premiums and interest earned.....	\$339,191 54
Net losses incurred.....	\$220,758 46
Expenses incurred	149,383 38
Total losses and expenses incurred.....	370,141 84
Net loss for the year.....	\$30,950 30
Dividends incurred	28,000 00
Decrease in surplus for the year.....	58,950 30
Surplus at end of year.....	\$211,122 39
Ratio of net losses incurred to net premiums earned, 70.46 per cent.	
Ratio of expenses incurred to net premiums earned, 47.67 per cent.	

NORTHWESTERN NATIONAL INSURANCE COMPANY.

MILWAUKEE, WIS.

Incorporated February 20, 1869.

Commenced business July 1, 1869.

ALFRED JAMES, *President*.W. D. REED, *Secretary*.

PAID-UP CAPITAL, \$600,000.

Balance of net ledger assets, December 31, 1899..... \$2,609,016 85

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums.	\$1,254,831 46	\$18,023 98	
Deduct re-insurance, etc	234,339 19	155 32	
<hr/>			
Net cash received for premiums..	\$1,020,492 27	\$17,868 66	\$1,038,360 93
Interest on mortgage loans.....			48,073 53
Interest on bonds and dividends on stocks...			62,637 64
Interest from all other sources.....			1,806 12
Profit on sale or maturity of ledger assets.....			11,693 75
<hr/>			
Total income			1,162,571 97
<hr/>			
Total			\$3,771,588 82

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$498,439 70	\$2,543 26	
Deduct salvage and re-insurance	44,390 07	.....
<hr/>			
Net amount paid for losses....	\$454,049 63	\$2,543 26	\$456,592 89
Cash paid stockholders for interest or dividends (amount declared during the year, \$72,- 000.00)			72,000 00
Commissions or brokerage to agents.....			232,424 65
Salaries and allowances to agents.....			40,353 02

Rents	\$10,648 96	
Salaries, fees and all other charges of officers, \$27,125.00 clerks, \$21,707.57; other em- ployes, \$26,509.33.....	75,341 90	
Taxes on premiums.....	37,752 75	
Insurance department fees and agents' licenses.	8,408 19	
Municipal licenses	1,426 07	
Advertising, printing and stationery.....	7,459 42	
Legal expenses	350 00	
Miscellaneous expenses	38,763 69	
Loss on sale or maturity of ledger assets.....	199 57	
	<hr/>	
Total disbursements		\$981,721 11
		<hr/>
Balance December 31, 1900.....		\$2,789,867 71

Invested in the following:

Ledger Assets.

Mortgage loans on real estate, first liens.....	\$1,014,156 67	
Book value of bonds, \$1,530,029.62; stocks, \$38,- 168.75	1,568,198 37	
Cash in company's office.....	9,378 48	
Cash deposited in bank.....	121,609 27	
Agents' debit balances.....	79,408 22	
	<hr/>	
Total	\$2,792,751 01	

Ledger Liabilities.

Agents' credit balances, \$1,399.29; all other, \$1,484.01	2,883 30	
	<hr/>	
Total net ledger assets as per balance.....		\$2,789,867 71

Non-Ledger Assets.

Interest accrued on mortgages.....	7,741 59	
Interest accrued on bonds and stocks.....	5,333 32	
Market value of bonds and stocks over book value.....	25,181 63	
Gross premiums in course of collection.....	\$97,662 25	
Deduct cost of collection, commission, &c.....	24,415 56	
	<hr/>	
Net amount of uncollected premiums.....	73,246 69	
	<hr/>	
Gross assets		\$2,901,370 94

Liabilities.

Losses adjusted and unpaid.....	\$6,016 28	
Losses unadjusted and reported.....	48,435 84	
Losses resisted	1,200 00	
	<hr/>	
Total	\$55,652 12	
Deduct re-insurance thereon.....	5,024 50	
	<hr/>	
Net amount of unpaid losses.....		\$50,627 62
Unearned premiums on fire risks, one year or less	\$244,065 19	
Unearned premiums on fire risks, more than one year	987,778 71	
Unearned premiums on inland navigation risks.....	8,333 26	
	<hr/>	
Total unearned premiums.....		1,240,177 16
Re-insurance premiums		7,785 42
All other liabilities.....		2,150 00
	<hr/>	
Total liabilities except capital.....		\$1,300,740 20
Paid-up capital		600,000 00
Surplus over capital.....		1,000,630 74
	<hr/>	
Total		\$2,901,370 94

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$241,181,270	\$2,426,060 02
Written or renewed in 1900.....	136,092,243	1,272,260 63
	<hr/>	
Total	\$377,273,513	\$3,698,320 65
Deduct risks expired and terminated.....	104,357,635	1,032,500 10
	<hr/>	
In force at the end of the year.....	\$272,915,878	\$2,665,820 55
Deduct amount re-insured.....	23,608,391	231,819 22
	<hr/>	
Net amount in force.....	\$249,307,487	\$2,434,001 33
	<hr/>	
	Marine and Inland Risks.	Premiums.
Written or renewed in 1900.....	\$217,178	\$18,023 98
Deduct risks expired and terminated.....	17,600	1,357 46
	<hr/>	
In force at the end of the year.....	\$199,578	\$16,666 52

General Interrogatories.

Losses incurred during the year (fire, \$445,520.78; marine and inland, \$5,958.26; tornado, \$9,159.36).....	\$460,638 40
Company's stock owned by the directors at par value.....	309,400 00

Business in New Jersey in 1900.

Fire risks written.....	\$1,131,796 00
Premiums received	6,517 45
Losses paid	3,155 78
Losses incurred	5,298 78
Amount at risk.....	2,493,074 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$872,398 80
Net premiums earned.....	\$982,586 67
Interest, etc., earned.....	132,818 66
<hr/>	
Total premiums and interest earned.....	\$1,115,405 33
Net losses incurred.....	\$457,934 32
Expenses incurred	457,239 07
<hr/>	
Total losses and expenses incurred.....	915,173 39
<hr/>	
Net gain for the year.....	\$200,231 94
Dividends incurred	72,000 00
<hr/>	
Increase in surplus for the year.....	128,231 94
<hr/>	
Surplus at end of year.....	\$1,000,630 74
Ratio of net losses incurred to net premiums earned, 46.61 per cent.	
Ratio of expenses incurred to net premiums earned, 46.54 per cent.	

ORIENT INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1867.

Commenced business January, 1872.

ARCHIBALD G. McILWAINE, JR., *President.*JAMES WYPEN, *Secretary.*

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets. December 31, 1899. \$2,236,471 20

FIRE AND FIRE-MARINE

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums.	\$1,782,006 71	\$9,598 76	
Deduct re-insurance, &c.	647,473 92	9,419 56	
Net cash received for premiums..	\$1,134,532 79	\$179 20	\$1,134,711 99
Rents from company's property.....			2,343 67
Interest on mortgage loans.....			11,886 35
Interest on collateral loans.....			28 34
Interest on bonds and dividends on stocks.....			42,882 45
Interest from all other sources.....			18,707 35
Profit on sale or maturity of ledger assets.....			67,457 23
Profit and loss.....			3,351 53
Total income			\$1,281,368 91
Total			\$3,517,840 11

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$1,038,438 05	\$21,102 17	
Deduct salvage and re-insurance ...	120,281 94	513 62	
Net am't paid for losses....	\$918,156 11	\$20,588 55	\$938,744 66
Cash paid stockholders for interest or dividends (amount declared during the year, \$25,- 000.00)			25,000 00
Commissions or brokerage to agents.....			246,574 94
Rents			7,951 28
Salaries, fees and all other charges of officers, \$26,135.14; clerks, \$25,946.55; other em- ployes, \$34,970.09.....			87,051 78
Taxes on premiums, \$24,139.48; on real estate, \$2,337.09			264,765 57
Insurance department fees and agents' licenses...			11,841 71
Municipal licenses			4,578 72
Advertising, printing and stationery.....			6,407 72
Legal expenses			1,055 00
Repairs and expenses on real estate.....			1,502 87

Furniture and fixtures.....	\$1,450 62	
Miscellaneous expenses	97,898 19	
		<hr/>
Total disbursements		\$1,456,534 06
		<hr/>
Balance December 31, 1900.....		\$2,061,306 05

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$118,373 19	
Mortgage loans on real estate, first liens.....	173,675 00	
Book value of bonds, \$1,318,396.67; stocks, \$399,- 801.33	1,718,198 00	
Cash in company's office.....	5,551 72	
Cash deposited in bank.....	49,961 63	
Special deposit, New Mexico.....	5,000 00	
		<hr/>
Total	\$2,070,759 54	

Ledger Liabilities.

Borrowed money	9,453 49	
		<hr/>
Total net ledger assets as per balance.....		\$2,061,306 05

Non-Ledger Assets.

Interest due and accrued on mortgages.....	5,301 76	
Interest due and accrued on bonds and stocks.....	25,542 97	
Rents due on company's property or lease.....	500 00	
Market value of bonds and stocks over book value.....	89,327 92	
Gross premiums in course of collection.....	\$203,551 25	
Deduct cost of collection, commission, &c.....	33,895 36	
		<hr/>
Net amount of uncollected premiums.....	169,655 89	
Due from other companies for re-insurance on losses paid.....	3,367 75	
Premiums more than three months due.....	\$4,082 89	
		<hr/>
Gross assets		\$2,355,002 34

Items not Admitted.

Depreciation from book value of real estate, to bring same to market value	19,312 86	
		<hr/>
Total admitted assets.....		\$2,335,689 48

Liabilities.

Losses adjusted and unpaid.....	\$13,011 77	
Losses unadjusted and reported.....	208,431 76	
Losses resisted	18,852 11	
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Total	\$240,295 64	
Deduct re-insurance thereon.....	18,097 40	
<hr/>		
Net amount of unpaid losses.....		\$222,198 24
Unearned premiums on fire risks, one year or less	\$437,802 04	
Unearned premiums on fire risks, more than one year	490,802 76	
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Total unearned premiums.....		928,604 80
Salaries, rent, taxes and miscellaneous expenses due and ac- crued		2,500 00
Return premiums		1,820 98
Re-insurance premiums		16,524 10
<hr/>		
Total liabilities except capital.....		\$1,171,648 12
Paid-up capital		500,000 00
Surplus over capital.....		664,041 36
<hr/>		
Total		\$2,335,689 48

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$174,075,899	\$2,018,743 75
Written or renewed in 1900.....	188,790,718	1,882,964 19
<hr/>		
Total	\$362,866,617	\$3,901,707 94
Deduct risks expired and terminated.....	155,425,077	1,858,293 30
<hr/>		
In force at the end of the year.....	\$207,441,540	\$2,043,414 64
Deduct amount re-insured.....	39,176,133	208,548 69
<hr/>		
Net amount in force.....	\$168,265,407	\$1,834,865 95
	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$762,436	\$23,730 25
Written or renewed in 1900.....	266,264	8,392 37
<hr/>		
Total	\$1,028,700	\$32,122 62
Deduct risks expired and terminated.....	610,725	25,388 75
<hr/>		
In force at the end of the year.....	\$417,975	\$6,733 87
Deduct amount re-insured.....	417,975	6,733 87

General Interrogatories.

Losses incurred during the year (fire, \$944,862.78; marine and inland, \$31,379.19)	\$976,241 97
Company's stock owned by the directors at par value.....	3,000 00

Amounts deposited for the exclusive protection
of policyholders in other States or Countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$11,300 00	\$28,425 55
New Mexico	10,000 00	6,021 65
Oregon	50,000 00	2,108 03
Virginia	29,449 00	25,374 71
	<hr/> \$100,749 00	<hr/> \$61,929 94

Business in New Jersey in 1900.

Fire risks written.....	\$5,033,951 00
Premiums received	34,933 47
Losses paid	31,267 45
Losses incurred	36,121 75

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$753,869 81
Net premiums earned.....	\$1,278,688 97
Interest, etc., earned.....	110,884 19
	<hr/>
Total premiums and interest earned.....	\$1,389,573 16
Net losses incurred.....	\$976,241 97
Expenses incurred	478,159 64
	<hr/>
Total losses and expenses incurred.....	1,454,401 61
	<hr/>
Net loss for the year.....	\$64,828 45
Dividends incurred	25,000 00
	<hr/>
Decrease in surplus for the year.....	89,828 45
	<hr/>
Surplus at end of year.....	\$664,041 36
Ratio of net losses incurred to net premiums earned, 76.38 per cent.	
Ratio of expenses incurred to net premiums earned, 37.40 per cent.	

PACIFIC FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April 16, 1851.

Commenced business April 29, 1851.

FRANK T. STINSON, *President*.GEORGE JEREMIAH, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$644,194 37

Income During the Year.

	Fire.	
Gross cash premiums.....	\$625,173 25	
Deduct re-insurance, &c.....	224,542 37	
Net cash received for premiums.....		\$400,630 88
Rents from company's property.....		253 24
Interest on mortgage loans.....		10,397 15
Interest on bonds and dividends on stocks....		14,113 97
Income from all other sources.....		114 10
Profit on sale or maturity of ledger assets....		43,557 41
Total income		469,066 75
Total		\$1,113,261 12

Disbursements During the Year.

	Fire.	
Gross amount paid for losses...	\$378,786 29	
Deduct salvage and re-insurance.	76,006 90	
Net amount paid for losses.....		\$302,779 39
Cash paid stockholders for interest or dividends (amount declared during the year, \$20,000).		20,000 00
Commissions or brokerage to agents.....		94,688 55
Salaries and allowances to agents.....		1,171 48
Rents		2,590 00
Salaries, fees and all other charges of officers, \$14,893.32; clerks, \$15,244.38; other employes, \$11,999.13		42,136 83
Taxes on premiums, \$8,888.29; on real estate, \$197.46		9,085 75

Insurance department fees and agents' licenses..	\$3,366 70
Municipal licenses	1,125 32
Advertising, printing and stationery.....	3,101 67
Legal expenses	600 00
Furniture and fixtures.....	336 79
Miscellaneous expenses	28,150 56
Profit and loss.....	604 07

Total disbursements	\$509,737 11
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Balance December 31, 1900.....	\$603,524 01
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Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$9,015 50
Mortgage loans on real estate, first liens.....	189,600 00
Book value of bonds, \$310,000.00; stocks, \$90,- 300.00	400,300 00
Cash in company's office.....	1,747 32
Cash deposited in bank.....	61,861 19

Total	\$662,524 01
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Ledger Liabilities.

Borrowed money	59,000 00
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Total net ledger assets as per balance.....	\$603,524 01
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Non-Ledger Assets.

Interest accrued on mortgages.....	1,488 23
Interest accrued on bonds and stocks.....	1,837 09
Interest accrued on collateral loans.....	410 00
Market value of bonds and stocks over book value.....	35,594 50
Gross premiums in course of collection.....	\$75,898 85
Deduct cost of collection, commission, etc....	15,909 35

Net amount of uncollected premiums.....	59,989 50
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Premiums more than three months due.....	\$1,495 01
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Gross assets	\$702,843 33
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Liabilities.

Losses adjusted and unpaid.....	\$24,911 29	
Losses unadjusted and reported.....	39,585 00	
Losses resisted	1,500 00	
	<hr/>	
Total	\$65,996 29	
Deduct re-insurance thereon.....	24,652 69	
	<hr/>	
Net amount of unpaid losses.....		\$41,343 60
Unearned premiums on fire risks, one year or less	\$145,108 97	
Unearned premiums on fire risks, more than one year	174,838 21	
	<hr/>	
Total unearned premiums.....		319,947 18
Interest accrued		375 38
Salaries, rent, taxes and miscellaneous expenses due and accrued		7,916 66
Return premiums		833 99
Re-insurance premiums		11,283 06
	<hr/>	
Total liabilities except capital.....		\$381,699 87
Paid-up capital		200,000 00
Surplus over capital.....		121,143 46
	<hr/>	
Total		\$702,843 33

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$78,725,094	\$725,069 52
Written or renewed in 1900.....	61,847,417	619,228 49
	<hr/>	
Total	\$140,572,511	\$1,344,298 01
Deduct risks expired and terminated.....	58,066,774	566,112 81
	<hr/>	
In force at the end of the year.....	\$82,505,737	\$778,185 20
Deduct amount re-insured.....	15,657,283	141,655 94
	<hr/>	
Net amount in force.....	\$66,848,454	\$636,529 26

General Interrogatories.

Losses incurred during the year.....	\$275,859 82
Company's stock owned by the directors at par value.....	50,100 00

Amount deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$13,800 00	\$4,660 65

Business in New Jersey in 1900.

Fire risks written.....	\$2,409,410 00
Premiums received	21,546 08
Losses paid	21,286 72
Losses incurred	24,112 31
Amount at risk.....	3,920,500 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$162,026 28
Net premiums earned.....	\$404,063 30
Interest, etc., earned.....	32,306 69
Total premiums and interest earned.....	\$436,369 99
Net losses incurred.....	\$275,859 82
Expenses incurred	181,392 99
Total losses and expenses incurred.....	457,252 81
Net loss for the year.....	\$20,882 82
Dividends incurred	20,000 00
Decrease in surplus for the year.....	40,882 82
Surplus at end of year.....	\$121,143 46
Ratio of net losses incurred to net premiums earned, 68.02 per cent.	
Ratio of expenses incurred to net premiums earned, 44.89 per cent.	

PELICAN ASSURANCE COMPANY.

NEW YORK CITY.

Incorporated March 7, 1899.

Commenced business May 1, 1899.

A. D. IRVING, *President.*

L. P. BAYARD, *Secretary.*

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$325,679 98

FIRE AND FIRE-MARINE

Income During the Year.

	Fire.	
Gross cash premiums.....	\$179,771	60
Deduct re-insurance, &c.....	46,118	90
	<hr/>	
Net cash received for premiums.....	\$133,652	70
Interest on bonds.....	9,221	57
	<hr/>	
Total income	\$142,874	27
	<hr/>	
Total	\$468,554	25

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$71,202	65
Deduct salvage and re-insurance.	5,569	15
	<hr/>	
Net amount paid for losses.....	\$65,633	50
Commissions or brokerage to agents.....	34,283	42
Salaries, fees and all other charges of officers..	4,140	00
Taxes on premiums.....	3,566	25
Insurance department fees and agents' licenses..	1,097	14
Advertising, printing and stationery.....	1,158	93
Furniture and fixtures.....	12	00
Miscellaneous expenses	6,625	33
	<hr/>	
Total disbursements	116,516	57
	<hr/>	
Balance December 31, 1900.....	\$352,037	68

Invested in the following:

Ledger Assets.

Book value of bonds.....	\$332,014	26
Cash deposited in bank.....	18,709	29
Due from other companies for re-insurance on losses paid	1,314	13
	<hr/>	
Total net ledger assets as per balance.....	\$352,037	68

Non Ledger Assets.

Interest due and accrued on bonds.....	2,723	20
Market value of bonds over book value.....	5,232	74
Gross premiums in course of collection.....	\$27,321	44
Deduct cost of collection, commission, etc....	6,896	21
	<hr/>	
Net amount of uncollected premiums.....	20,425	23
Premiums more than three months due.....	\$399	56
	<hr/>	
Gross assets	\$380,418	85

Liabilities.

Losses adjusted and unpaid.....	\$1,496 00	
Losses unadjusted and reported.....	16,737 00	
	<hr/>	
Total	\$18,233 00	
Deduct re-insurance thereon.....	3,021 00	
	<hr/>	
Net amount of unpaid losses.....		\$15,212 00
Unearned premiums on fire risks, one year or less	\$56,306 93	
Unearned premiums on fire risks, more than one year	17,465 82	
	<hr/>	
Total unearned premiums.....		73,772 75
Salaries, rent, taxes and miscellaneous expenses due and accrued		1,428 93
Return premiums		4,670 67
Re-insurance premiums		2,059 50
	<hr/>	
Total liabilities except capital.....		\$97,143 85
Paid-up capital		200,000 00
Surplus over capital.....		83,275 00
	<hr/>	
Total		\$380,418 85

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$7,693,021	\$64,384 18
Written or renewed in 1900.....	20,889,907	190,036 57
	<hr/>	
Total	\$28,582,928	\$254,420 75
Deduct risks expired and terminated.....	11,286,797	96,323 94
	<hr/>	
In force at the end of the year.....	\$17,296,131	\$158,096 81
Deduct amount re-insured.....	2,372,239	22,108 10
	<hr/>	
Net amount in force.....	\$14,923,892	\$135,988 71

General Interrogatories.

Losses incurred during the year.....	\$72,186 94
Company's stock owned by the directors at par value.....	6,500 00

Business in New Jersey in 1900.

Fire risks written.....	\$372,026 00
Premiums received	3,675 63
Losses paid	1,570 35
Losses incurred	1,630 35
Amount at risk.....	390,626 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$97,297 51
Net premiums earned.....	\$98,448 55
Interest, etc., earned.....	12,590 27
<hr/>	
Total premiums and interest earned.....	\$111,038 82
Net losses incurred.....	\$70,896 94
Expenses incurred	54,164 39
<hr/>	
Total losses and expenses incurred.....	125,061 33
<hr/>	
Net loss (decrease in surplus) for the year.....	14,022 51
<hr/>	
Surplus at end of year.....	\$83,275 00
Ratio of net losses incurred to net premiums earned, 72.01 per cent.	
Ratio of expenses incurred to net premiums earned, 55.01 per cent.	

PENNSYLVANIA FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated March, 1825.

Commenced business April, 1825.

R. DALE BENSON, *President*.W. GARDNER CROWELL, *Secretary*.

PAID-UP CAPITAL, \$400,000.

Balance of net ledger assets, December 31, 1899..... \$4,813,927 09

Income During the Year.

Fire.	
Gross cash premiums.....	\$2,515,604 84
Deduct re-insurance, &c.....	596,610 30
<hr/>	
Net cash received for premiums.....	\$1,918,994 54
Deposit premiums received on perpetual risks....	36,332 28

Rents from company's property.....	\$9,668 43
Interest on mortgage loans.....	29,204 62
Interest on collateral loans.....	10,413 16
Interest on bonds and dividends on stocks.....	162,323 59
Interest from all other sources.....	1,620 47
Income from all other sources.....	1,061 28
Profit on sale or maturity of ledger assets.....	18,650 00

Total income	\$2,188,268 37
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Total	\$7,002,195 46
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Disbursements During the Year.

Fire.

Gross amount paid for losses.....	\$1,375,518 85
Deduct salvage and re-insurance..	124,508 69

Net amount paid for losses.....	\$1,251,010 16
Deposit premiums returned.....	21,762 54
Cash paid stockholders for interest or dividends (amount declared during the year, \$100,- 00.00)	100,000 00
Commissions or brokerage to agents.....	445,125 67
Salaries, fees and all other charges of officers, \$33,500.00; clerks, \$15,260.00; other em- ployes, \$44,838.00	93,598 00
Taxes on premiums, \$30,120.32; on real estate, \$3,430.79; internal revenue, \$11,156.81.....	44,707 92
Insurance department fees and agents' licenses...	10,951 01
Municipal licenses	6,251 42
Advertising, printing and stationery.....	24,090 94
Repairs and expenses on real estate.....	3,982 79
Miscellaneous expenses	73,771 21
Loss on sale or maturity of ledger assets.....	15,604 80

Total disbursements	2,090,856 46
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Balance December 31, 1900.....	\$4,911,339 00
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Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$228,534 34
Mortgage loans on real estate, first liens.....	735,100 00
Loans secured by pledge of bonds, stocks or other collaterals	243,200 00
Book value of bonds, \$3,491,251.41; stocks, \$65,- 868.73	3,557,120 14

FIRE AND FIRE-MARINE

Cash in company's office.....	\$1,632 91	
Cash deposited in bank.....	144,051 61	
Bills receivable	1,700 00	
		<hr/>
Total net ledger assets as per balance.....		\$4,911,339 00

Non-Ledger Assets.

Interest due and accrued on mortgages.....		12,344 40
Interest accrued on collateral loans.....		1,664 69
Rents due on company's property or lease.....		393 47
Market value of real estate over book value.....		1,132 33
Market value of bonds and stocks over book value.....		122,954 86
Gross premiums in course of collection.....	\$289,093 78	
Deduct cost of collection, commission, &c.....	4,000 00	
		<hr/>
Net amount of uncollected premiums.....		285,093 78
		<hr/>
Gross assets		\$5,334,922 53

Liabilities.

Losses adjusted and unpaid.....	\$56,509 80	
Losses unadjusted and reported.....	135,809 22	
Losses resisted	8,600 00	
		<hr/>
Amount of unpaid losses.....		\$200,919 02
Unearned premiums on fire risks, one year or less	\$839,056 71	
Unearned premiums on fire risks, more than one year	879,944 88	
		<hr/>
Total unearned premiums.....		1,719,001 59
Amount reclaimable on perpetual fire policies.....		851,117 95
		<hr/>
Total liabilities except capital.....		\$2,771,038 56
Paid-up capital		400,000 00
Surplus over capital.....		2,163,883 97
		<hr/>
Total		\$5,334,922 53

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$370,220,236	\$3,264,049 50
Written or renewed in 1900.....	232,425,355	2,531,808 12
		<hr/>
Total	\$602,645,591	\$5,795,857 62

Deduct risks expired and terminated.....	\$213,370,054	\$2,127,854	39
In force at the end of the year.....	\$389,275,537	\$3,668,003	23
Deduct amount re-insured.....	45,982,651	354,318	59
Net amount in force.....	\$343,292,886	\$3,313,684	64
Perpetual risks in force (not included above)...	37,482,911	933,369	14

General Interrogatories.

Losses incurred during the year.....	\$1,258,714	30
Company's stock owned by the directors at par value.....	55,400	00
Loaned to stockholders, not officers.....	5,700	00

Amounts deposited for the exclusive protection
of policyholders in other States or Countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$11,700 00	\$42,527 00
Oregon	57,500 00	11,740 00
Virginia	23,400 00	16,379 00
	\$92,600 00	\$70,646 00

Business in New Jersey in 1900.

Fire risks written.....	\$9,605,636	00
Premiums received	81,988	50
Losses paid	52,577	06
Losses incurred	53,041	06
Amount at risk.....	16,219,373	00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$2,181,845	26
Net premiums earned.....	\$1,775,893	89
Interest, etc., earned.....	259,924	50
Total premiums and interest earned.....	\$2,035,818	39
Net losses incurred.....	\$1,258,714	30
Expenses incurred	695,065	38
Total losses and expenses incurred.....	1,953,779	68
Net gain for the year.....	\$82,038	71
Dividends incurred	100,000	00
Decrease in surplus for the year.....	17,961	29
Surplus at end of year.....	\$2,163,883	97
Ratio of net losses incurred to net premiums earned, 70.87 per cent.		
Ratio of expenses incurred to net premiums earned, 39.13 per cent.		

PHENIX INSURANCE COMPANY.

BROOKLYN, N. Y.

Incorporated September 10, 1853. Commenced business September 10, 1853.

GEORGE P. SHELDON, *President.*WILLIAM A. WRIGHT, *Secretary.*

PAID-UP CAPITAL, \$1,000,000.

Balance of net ledger assets, December 31, 1899. \$5,401,629 82

Income During the Year.

Fire.

Gross cash premiums. \$4,099,189 96

Deduct re-insurance, etc. 742,210 05

Net cash received for premiums. \$3,356,979 91

Rents from company's property (including \$5,200

for company's use of own buildings) 38,209 43

Interest on mortgage loans. 3,950 98

Interest on collateral loans. 3,726 40

Interest on bonds and dividends on stocks. 127,153 02

Total income 3,530,019 74

Total \$8,931,649 56

Disbursements During Year.

Fire.

Gross amount paid for losses. . . . \$2,156,152 99

Deduct salvage and re-insurance. . . . 220,266 57

Net amount paid for losses. \$1,935,886 42

Cash paid stockholders for interest or dividends

(amount declared during the year, \$100,000). 100,000 00

Commissions or brokerage to agents. 628,691 20

Rents (including \$5,200 for company's use of own buildings) 38,486 80

Salaries, fees and all other charges of officers,

\$47,500.00; clerks, \$180,092.00; other em-

ployes, \$91,944.39. 319,535 39

Taxes on premiums, \$56,735.06; on real estate,

\$5,308.19; internal revenue, \$21,263.79. 83,307 04

Insurance department fees and agents' licenses...	\$19,634 86	
Municipal licenses, \$9,446.34; tax on franchise, \$390.00	9,836 34	
Advertising, printing and stationery.....	51,220 09	
Legal expenses	9,602 17	
Repairs and expenses on real estate.....	13,370 81	
Furniture and fixtures.....	1,337 57	
Miscellaneous expenses	241,253 73	
Loss on sale or maturity of ledger assets.....	65,323 91	
		<hr/>
Total disbursements	\$3,517,486 33	
		<hr/>
Balance December 31, 1900.....	\$5,414,163 23	

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$401,404 39	
Mortgage loans on real estate, first liens.....	75,600 00	
Loans secured by pledge of bonds, stocks or other collaterals	66,900 00	
Book value of bonds, \$1,240,470.64; stocks, \$2,581,977.71	3,831,448 35	
Cash in company's office.....	2,706 00	
Cash deposited in bank.....	621,256 39	
Agents' debit balances.....	416,190 88	
		<hr/>
Total	\$5,415,506 01	

Ledger Liabilities.

Agents' credit balances.....	1,342 78	
		<hr/>

Total net ledger assets as per balance..... \$5,414,163 23

Non-Ledger Assets.

Interest accrued on mortgages.....	1,211 64	
Interest accrued on bonds and stocks.....	6,516 67	
Rents accrued on company's property or lease.....	3,112 38	
Market value of real estate over book value.....	141,595 61	
Market value of bonds and stocks over book value.....	226,876 65	
Gross premiums in course of collection.....	\$34,314 39	
Deduct cost of collection, commission, &c.....	5,147 15	
		<hr/>

Net amount of uncollected premiums..... 29,167 24

Gross assets \$5,822,643 42

Liabilities.

Losses unadjusted and reported.....	\$226,825 50	
Losses resisted	11,790 00	
		<hr/>
Amount of unpaid losses.....		\$238,615 50
Unearned premiums on fire risks, one year or less	\$972,217 10	
Unearned premiums on fire risks, more than one year	2,067,186 87	
		<hr/>
Total unearned premiums.....		3,039,403 97
Dividends to stockholders unpaid.....		2,229 92
Return premiums		476 98
Re-insurance premiums		8,137 41
		<hr/>
Total liabilities except capital.....		\$3,288,863 78
Paid-up capital		1,000,000 00
Surplus over capital.....		1,533,779 64
		<hr/>
Total		\$5,822,643 42

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$556,519,631	\$6,193,577 77
Written or renewed in 1900.....	373,415,424	4,117,627 33
		<hr/>
Total	\$929,935,055	\$10,311,205 10
Deduct risks expired and terminated.....	352,830,800	3,929,421 39
		<hr/>
In force at the end of the year.....	\$577,104,255	\$6,381,783 71
Deduct amount re-insured.....	37,170,965	357,063 73
		<hr/>
Net amount in force.....	\$539,933,290	\$6,024,719 98

General Interrogatories.

Losses incurred during the year.....		\$1,965,864 06
Company's stock owned by the directors at par value.....		146,650 00
Amount deposited for the exclusive protection of policyholders in other States or countries:		
State or Country.	Value of Deposits.	Liabilities.
Canada	\$115,000 00	\$74,854 83
Georgia	11,500 00	51,095 29
Oregon	57,500 00	3,070 23
Virginia	96,000 00	33,557 51
		<hr/>
		\$280,000 00 \$162,577 86

Business in New Jersey in 1900.

Fire risks written.....	\$13,620,255 00
Premiums received	89,820 41
Losses paid	41,774 22
Losses incurred	56,211 64
Amount at risk.....	11,014,847 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,529,461 38
Net premiums earned.....	\$3,265,664 89
Interest, etc., earned.....	204,943 28
<hr/>	
Total premiums and interest earned.....	\$3,470,608 17
Net losses incurred.....	\$1,965,864 06
Expenses incurred.....	1,400,425 85
<hr/>	
Total losses and expenses incurred.....	3,366,289 91
<hr/>	
Net gain for the year.....	\$104,318 26
Dividends incurred	100,000 00
<hr/>	
Increase in surplus for the year.....	4,318 26
<hr/>	
Surplus at end of year.....	\$1,533,779 64
Ratio or net losses incurred to net premiums earned, 60.19 per cent.	
Ratio of expenses incurred to net premiums earned, 42.88 per cent.	

PHOENIX INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1854.

Commenced business June, 1854.

D. W. C. SKILTON, *President*.EDWARD MILLIGAN, *Secretary*.

PAID-UP CAPITAL, \$2,000,000.

Balance of net ledger assets, December 31, 1899..... \$4,235,327 19

Income During the Year.

	Fire.	
Gross cash premiums.....	\$3,228,428 77	
Deduct re-insurance, &c.....	459,281 80	
Net cash received for premiums.....	\$2,769,146 97	
Rents from company's property.....	20,864 05	
Interest on mortgage loans.....	6,347 43	
Interest on collateral loans.....	540 00	
Interest on bonds and dividends on stocks.....	203,201 60	
Profit on sale or maturity of ledger assets.....	4,889 93	
Total income.....		\$3,004,989 98
Total		\$7,240,317 17

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$1,846,781 45	
Deduct salvage and re-insurance..	117,321 84	
Net amount paid for losses.....	\$1,729,459 61	
Cash paid stockholders for interest or dividends (amount declared during the year, \$280,- 000.00)	280,000 00	
Commissions or brokerage to agents.....	516,420 00	
Rents	16,245 17	
Salaries, fees and all other charges of officers, \$29,500.00; clerks, \$82,740.60; other employ- es, \$74,451.74	186,692 34	
Taxes on premiums, \$62,211.26; on real estate, \$4,868.00	67,079 26	
Insurance department fees and agents' licenses...	17,303 49	
Municipal licenses	8,800 37	
Advertising, printing and stationery.....	23,198 38	
Legal expenses	6,327 77	
Repairs and expenses on real estate.....	4,186 59	
Miscellaneous expenses	240,931 53	
Loss on sale or maturity of ledger assets.....	25,477 85	
Total disbursements		3,122,122 36
Balance December 31, 1900.....		\$4,118,194 81

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$468,670 86
Mortgage loans on real estate, first liens.....	84,169 61
Loans secured by pledge of bonds, stocks or other collaterals	9,000 00
Book value of bonds, \$1,163,689.76; stocks, \$1,- 859,899.30	3,023,589 06
Cash in company's office.....	26,728 85
Cash deposited in bank.....	245,517 11
Agents' debit balances.....	261,072 20

Total \$4,118,747 69

Ledger Liabilities.

Agents' credit balances.....	552 88
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Total net ledger assets as per balance..... \$4,118,194 81

Non-Ledger Assets.

Interest due and accrued on mortgage.....	2,327 97
Interest accrued on bonds and stocks.....	29,045 53
Interest accrued on collateral loans.....	270 00
Interest accrued on other assets.....	420 00
Rents due and accrued on company's property or lease.....	4,922 37
Market value of real estate over book value.....	39,574 96
Market value of bonds and stocks over book value.....	1,179,448 44
Gross premiums in course of collection.....	\$283,350 00
Deduct cost of collection, commission, &c.....	56,670 00

Net amount of uncollected premiums..... 226,680 00

Gross assets \$5,600,884 08

Items not Admitted.

Agents' debit balances, unsecured.....	17,389 83
--	-----------

Total admitted assets..... \$5,583,494 25

Liabilities.

Losses adjusted and unpaid.....	\$48,756 87
Losses unadjusted and reported.....	194,199 50
Losses resisted	16,238 80

Total \$259,195 17

Deduct re-insurance thereon..... 6,133 02

Net amount of unpaid losses..... \$253,062 15

Unearned premiums on fire risks, one year or less	\$944,947 46
Unearned premiums on fire risks, more than one year	1,142,934 71
Total unearned premiums.....	\$2,087,882 17
Total liabilities except capital.....	\$2,340,944 32
Paid-up capital	2,000,000 00
Surplus over capital.....	1,242,549 93
Total	\$5,583,494 25

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums
In force December 31, 1899.....	\$387,052,370	\$4,077,640 59
Written or renewed in 1900.....	335,540,990	3,228,428 77
Total	\$722,593,360	\$7,306,069 36
Deduct risks expired and terminated.....	311,043,562	3,035,840 52
In force at the end of the year.....	\$411,549,798	\$4,270,228 84
Deduct amount re-insured.....	16,565,761	181,106 20
Net amount in force.....	\$394,984,037	\$4,089,122 64

General Interrogatories.

Losses incurred during the year (fire, \$1,722,943.00; tornado, \$8,211.00)	\$1,731,154 00
Company's stock owned by the directors at par value.....	64,600 00
Loaned to officers and directors.....	30,000 00
Loaned to stockholders, not officers.....	39,000 00

Amounts deposited for the exclusive protection of
policyholders in other States and Countries:

State or Country.	Value of Deposits.	Liabilities.
Canada	\$207,000 00	\$87,087 45
Georgia	11,900 00	46,397 77
Oregon	56,000 00	10,524 24
	\$274,900 00	\$144,009 46

Business in New Jersey in 1900.

Fire risks written.....	\$5,677,142 00
Premiums received	49,312 05
Losses paid	31,963 96
Losses incurred	34,854 48

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,222,877 58
Net premiums earned.....	\$2,728,834 08
Interest, etc., earned.....	363,892 50
<hr/>	
Total premiums and interest earned.....	\$3,092,726 58
Net losses incurred.....	\$1,711,325 17
Expenses incurred	1,081,729 06
<hr/>	
Total losses and expenses incurred.....	2,793,054 23
<hr/>	
Net gain for the year.....	\$299,672 35
Dividends incurred	280,000 00
<hr/>	
Increase in surplus for the year.....	19,672 35
<hr/>	
Surplus at end of year.....	\$1,242,549 93
Ratio of net losses incurred to net premiums earned, 62.71 per cent.	
Ratio of expenses incurred to net premiums earned, 39.64 per cent.	

POTOMAC INSURANCE COMPANY OF GEORGETOWN.

WASHINGTON, D. C.

Incorporated March 2, 1831.

Commenced business March 2, 1831.

JOHN TAYLOR ARMS, *President*.E. N. WATERS, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$421,262 01

Income During the Year.

Fire.	
Gross cash premiums.....	\$162,121 01
Deduct re-insurance, etc.....	36,506 44
<hr/>	
Net cash received for premiums.....	\$125,614 57
Rents from company's property.....	830 42
Interest on mortgage loans.....	20,519 56
Interest on bonds and dividends on stocks.....	4,105 44
Profit on sale or maturity of ledger assets.....	3,182 49
<hr/>	
Total income	154,252 48
<hr/>	
Total	\$575,514 49

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$44,250 97	
Deduct salvage and re-insurance.	4,198 40	
Net amount paid for losses.....	\$40,052 57	
Cash paid stockholders for interest or dividends (amount declared during the year, \$24,000.00)	24,000 00	
Commissions or brokerage to agents.....	35,527 64	
Rents	1,260 00	
Salaries, fees and all other charges of officers, \$3,825.00; clerks, \$5,751.11.....	9,576 11	
Taxes, licenses and fees.....	1,410 22	
General expenses	12,317 68	
Total disbursements	\$124,144 22	
Balance December 31, 1900.....	\$451,370 27	
Invested in the following:		

Ledger Assets.

Book value of real estate unincumbered.....	\$21,670 41	
Mortgage loans on real estate, first liens.....	338,011 52	
Book value of bonds, \$33,032.31; stocks, \$34,- 825.00	67,857 31	
Cash in company's office.....	7,540 34	
Cash deposited in bank.....	16,290 69	
Total net ledger assets as per balance.....	\$451,370 27	

Non-Ledger Assets.

Interest due and accrued on mortgages.....	5,119 17	
Market value of bonds and stocks over book value.....	26,527 26	
Gross premiums in course of collection.....	\$31,559 40	
Deduct cost of collection, commission, etc.....	7,255 83	
Net amount of uncollected premiums.....	24,303 57	
Gross assets	\$507,320 27	

Liabilities.

Losses adjusted and unpaid.....	\$3,686 75	
Losses unadjusted and reported.....	11,379 61	
Total	\$15,066 36	
Deduct re-insurance thereon.....	4,002 74	
Net amount of unpaid losses.....	\$11,063 62	

Unearned premiums on fire risks, one year or less	\$52,460 00	
Unearned premiums on fire risks, more than one year	48,373 53	
		<hr/>
Total unearned premiums.....	\$100,833 53	
Return premiums	4,862 99	
Re-insurance premiums	2,118 56	
All other liabilities.....	537 78	
		<hr/>
Total liabilities except capital.....	\$119,416 48	
Paid-up capital	200,000 00	
Surplus over capital.....	187,903 79	
		<hr/>
Total	\$507,320 27	

Miscellaneous.
Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$13,149,887	\$81,129 93
Written or renewed in 1900.....	24,355,472	190,224 29
		<hr/>
Total	\$37,505,359	\$271,354 22
Deduct risks expired and terminated.....	13,218,952	73,029 29
		<hr/>
In force at the end of the year.....	\$24,286,407	\$198,324 93
Deduct amount re-insured.....	1,735,725	14,984 73
		<hr/>
Net amount in force.....	\$22,550,682	183,340 20

General Interrogatories.

Losses incurred during the year.....	\$48,752 30
Company's stock owned by the directors at par value.....	40,675 00

Business in New Jersey in 1900.

Fire risks written.....	\$77,750 00
Premiums received	855 53
Losses paid .....	.....
Losses incurred .....	.....

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....		\$204,014 03
Net premiums earned.....	\$92,787 91	
Interest, etc., earned.....	31,739 41	
	<hr/>	
Total premiums and interest earned....	\$124,527 32	

FIRE AND FIRE-MARINE

Net losses incurred.....	\$48,752 30	
Expenses incurred	67,885 26	
		<hr/>
Total losses and expenses incurred.....	\$116,637 56	
		<hr/>
Net gain for the year.....	\$7,889 76	
Dividends incurred	24,000 00	
		<hr/>
Decrease in surplus for the year.....	\$16,110 24	
		<hr/>
Surplus at end of year.....	\$187,903 79	
Ratio of net losses incurred to net premiums earned, 52.54 per cent.		
Ratio of expenses incurred to net premiums earned, 73.16 per cent.		

PROVIDENCE WASHINGTON INSURANCE COMPANY.

PROVIDENCE, R. I.

Incorporated 1799.

Commenced business 1799.

J. H. DEWOLF, *President*.E. L. WATSON, *Secretary*.

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets, December 31, 1899..... \$1,313,200 41

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums, \$1,513,003 13		\$587,475 88	
Deduct re-insurance, &c.	456,016 18	185,746 40	
		<hr/>	
Net cash received for premiums. \$1,056,986 95		\$401,733 48	\$1,458,720 43
Interest on bonds and dividends on stocks.....			60,376 81
Profit on sale or maturity of ledger assets.....			34,781 25
		<hr/>	
Total income			1,553,878 49
		<hr/>	
Total			\$2,867,078 90

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid			
for losses	\$921,095 85	\$379,366 37	
Deduct salvage and re-insurance...	188,797 61	102,566 90	
Net amount paid			
for losses	\$732,298 24	\$276,799 47	\$1,009,097 71
Cash paid stockholders for interest or dividends (amount declared during the year, \$50,000)			50,000 00
Commissions or brokerage to agents.....			283,295 20
Salaries and allowances to agents.....			25,173 11
Rents			5,440 07
Salaries, fees and all other charges of officers, clerks and other employees.....			57,790 36
Taxes on premiums.....			43,117 41
Insurance department fees and agents' licenses.			1,990 55
Municipal licenses, \$1,152.74; tax on franchise, \$416.73			1,569 47
Advertising, printing and stationery.....			8,119 38
Legal expenses			372 88
Furniture and fixtures.....			834 87
Miscellaneous expenses			48,850 63
Total disbursements			\$1,535,651 64

Balance December 31, 1900..... \$1,331,427 26

Invested in the following:

Ledger Assets.

Book value of bonds, \$598,000.00; stocks, \$626,- 500.00	\$1,224,500 00
Cash in company's office.....	1,023 04
Cash deposited in bank.....	105,904 22

Total net ledger assets as per balance..... \$1,331,427 26

Non-Ledger Assets.

Interest due and accrued on bonds and stocks.....	7,044 13
Market value of bonds and stocks over book value.....	551,835 00
Net amount of uncollected premiums.....	207,007 34
Bills receivable	27,949 13
Premiums more than three months due.....	\$1,696 54

Gross assets

\$2,125,262 86

FIRE AND FIRE-MARINE

Items not Admitted.

Bills receivable, past due.....	\$2,965 43
Total admitted assets.....	\$2,122,297 43

Liabilities.

Losses adjusted and unpaid.....	\$20,689 84
Losses unadjusted and reported.....	223,465 04
Losses resisted	18,133 86
Total	\$262,288 74
Deduct re-insurance thereon.....	69,864 62
Net amount of unpaid losses.....	\$192,424 12
Unearned premiums on fire risks, one year or less	\$412,417 40
Unearned premiums on fire risks, more than one year	404,608 12
Unearned premiums on inland navigation risks..	61,388 10
Unearned premiums on marine risks.....	51,027 22
Total unearned premiums.....	929,440 84
Total liabilities except capital.....	\$1,121,864 96
Paid-up capital	500,000 00
Surplus over capital.....	500,432 47
Total	\$2,122,297 43

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$170,124,246	\$1,715,797 35
Written or renewed in 1900.....	166,631,439	1,537,714 44
Total	\$336,755,685	\$3,253,511 79
Deduct risks expired and terminated.....	148,380,623	1,332,803 77
In force at end of the year.....	\$188,375,062	\$1,920,708 02
Deduct amount re-insured.....	26,299,521	306,279 36
Net amount in force.....	\$162,075,541	\$1,614,428 66

	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$6,259,732	\$215,137 50
Written or renewed in 1900.....	145,082,153	598,809 21
Total	\$151,341,885	\$813,946 71
Deduct risks expired and terminated.....	143,347,050	551,257 22
In force at the end of the year.....	\$7,994,835	\$262,689 49
Deduct amount re-insured.....	1,365,381	47,593 67
Net amount in force.....	\$6,629,454	\$215,095 82

General Interrogatories.

Losses incurred during the year (fire, \$747,660.05; marine and inland, \$258,574.76; tornado, \$454.15).....	\$1,006,688 96
Company's stock owned by the directors at par value.....	32,350 00

Business in New Jersey in 1900.

Fire risks written.....	\$4,022,319 00
Premiums received	29,515 03
Losses paid	9,853 28
Losses incurred	11,984 09
Marine and inland risks written.....	6,515 00
Premiums received	686 03
Losses paid	2,372 16
Losses incurred	2,372 16

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$468,418 05
Net premiums earned.....	\$1,422,506 62
Interest, etc., earned.....	142,750 69
Total premiums and interest earned.....	\$1,565,257 31
Net losses incurred.....	\$1,006,688 96
Expenses incurred	476,553 93
Total losses and expenses incurred.....	1,483,242 89
Net gain for the year.....	\$82,014 42
Dividends incurred	50,000 00
Increase in surplus for the year.....	32,014 42
Surplus at end of year.....	\$500,432 47
Ratio of net losses incurred to net premiums earned, 70.80 per cent.	
Ratio of expenses incurred to net premiums earned, 33.51 per cent.	

QUEEN INSURANCE COMPANY OF AMERICA.

NEW YORK CITY.

Incorporated September 11, 1891. Commenced business September 11, 1891.

EDWARD F. BEDDALL, *President*.NEVETT S. BARTOW, *Secretary*.

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets, December 31, 1899..... \$4,293,239 21

Income During the Year.

	Fire.	
Gross cash premiums.....	\$2,679,477 33	
Deduct re-insurance, &c.....	727,590 69	
Net cash received for premiums.....	\$1,951,886 64	
Rents from company's property (including \$10,- 000 for company's use of own buildings) ..	52,704 19	
Interest on bonds and dividends on stocks.....	128,706 55	
Interest from all other sources.....	3,569 34	
Income from all other sources.....	619 53	
Profit on sale or maturity of ledger assets.....	38,119 16	
Total income	2,175,605 41	
Total	\$6,468,844 62	

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$1,550,985 09	
Deduct salvage and re-insurance..	287,336 30	
Net amount paid for losses.....	\$1,263,648 79	
Cash paid stockholders for interest or dividends (amount declared during the year, \$100,000)	100,000 00	
Commissions or brokerage to agents.....	321,249 78	
Salaries and allowances to agents.....	7,381 62	
Rents (including \$10,000 for company's use of own buildings)	21,896 39	
Salaries, fees and all other charges of officers, \$60,749.64; clerks, \$75,620.11; other employ- es, \$32,596.07	168,965 84	

Taxes on premiums, \$43,781.45; on real estate, \$10,812.07	\$54,593 52
Insurance department fees and agents' licenses.	9,033 34
Municipal licenses, \$8,220.49; tax on franchise, \$2,028.94	10,249 43
Advertising, printing and stationery.....	26,770 48
Legal expenses	1,522 22
Repairs and expenses on real estate.....	23,474 58
Furniture and fixtures.....	1,225 69
Miscellaneous expenses	69,756 33
Reduction in book value of bonds.....	36,797 98
<hr/>	
Total disbursements	\$2,116,565 99

Balance December 31, 1900.....	\$4,352,278 63
Invested in the following:	

Ledger Assets.

Book value of real estate unincumbered.....	\$720,164 73
Book value of bonds, \$2,679,774.33; stocks, \$744,- 542.39	3,424,316 72
Cash in company's office.....	5,443 35
Cash deposited in bank.....	202,353 83
<hr/>	
Total net ledger assets as per balance.....	\$4,352,278 63

Non-Ledger Assets.

Interest due and accrued on bonds and stocks.....	42,505 08
Interest due and accrued on other assets.....	727 68
Rents due and accrued on company's property or lease.....	3,882 91
Gross premiums in course of collection.....	\$351,138 80
Deduct cost of collection, commission, &c.....	85,075 04
<hr/>	
Net amount of uncollected premiums.....	265,463 76
Due from other companies for re-insurance on losses paid..	848 66
Premiums more than three months due.....	\$5,366 29
<hr/>	
Gross assets	\$4,665,706 72

Liabilities.

Losses adjusted and unpaid.....	\$82,691 17
Losses unadjusted and reported.....	97,258 82
Losses resisted	35,880 18
<hr/>	
Total	\$215,830 17
Deduct re-insurance thereon.....	32,239 33
<hr/>	
Net amount of unpaid losses.....	\$183,590 84

Unearned premiums on fire risks, one year or less	\$729,634 73
Unearned premiums on fire risks, more than one year	847,850 84
Total unearned premiums.....	\$1,577,485 57
Salaries, rent, taxes and miscellaneous expenses due and accrued	35,117 96
Return premiums	15,114 93
Re-insurance premiums	4,574 03
All other liabilities.....	619 53
Total liabilities except capital.....	\$1,816,502 86
Paid-up capital	500,000 00
Surplus over capital.....	2,349,203 86
Total	\$4,665,706 72

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$327,091,647	\$3,287,644 74
Written or renewed in 1900.....	247,826,193	2,712,924 61
Total	\$574,917,840	\$6,000,569 35
Deduct risks expired and terminated.....	235,125,510	2,488,992 21
In force at the end of the year.....	\$339,792,330	\$3,511,577 14
Deduct amount re-insured.....	36,318,015	375,787 27
Net amount in force.....	\$303,474,315	\$3,135,789 87

General Interrogatories.

Losses incurred during the year (fire, \$1,255,108.40; tornado, \$1,893.28)	\$1,257,001 68
Company's stock owned by the directors at par value.....	7,500 00

Amount deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Canada	\$285,488 00	\$222,076 12
Georgia	11,658 80	59,388 05
Nebraska	25,000 00	13,870 37
Oregon	58,294 00	10,266 09
Virginia	29,147 00	31,107 64
	\$409,587 80	\$336,708 27

Business in New Jersey in 1900.

Fire risks written.....	\$8,364,480 00
Premiums received	57,762 03
Losses paid	52,993 89
Losses incurred	49,287 78

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$2,335,469 18
Net premiums earned.....	\$1,910,571 30
Interest, etc., earned.....	152,543 59
<hr/>	
Total premiums and interest earned....	\$2,063,114 89
Net losses incurred.....	\$1,256,795 02
Expenses incurred	692,585 19
<hr/>	
Total losses and expenses incurred....	1,949,380 21
<hr/>	
Net gain for the year.....	\$113,734 68
Dividends incurred	100,000 00
<hr/>	
Increase in surplus for the year.....	13,734 68
<hr/>	
Surplus at end of year.....	\$2,349,203 86
Ratio of net losses incurred to net premiums earned, 65.78 per cent.	
Ratio of expenses incurred to net premiums earned, 36.25 per cent.	

READING FIRE INSURANCE COMPANY.

READING, PA.

Incorporated July 8, 1867.

Commenced business July 8, 1867.

W. A. TIPPING, *President.*THOMAS H. SCOTLAND, *Secretary.*

PAID-UP CAPITAL, \$250,000.

Balance of net ledger assets, December 31, 1899..... \$775,717 88

Income During the Year.

	Fire.	
Gross cash premiums.....	\$614,555 39	
Deduct re-insurance, etc.....	177,659 28	
Net cash received for premiums.....		\$436,896 11
Rents from company's property.....		1,715 30
Interest on mortgage loans.....		17,734 17
Interest on collateral loans.....		2,013 00
Interest on bonds and dividends on stocks.....		15,267 50
Profit on sale or maturity of ledger assets.....		2,516 05
Total income		\$476,142 13
Total		\$1,251,860 01

Disbursements During the Year.

	Fire.	
Gross amount paid for losses...	\$308,922 25	
Deduct salvage and re-insurance.	63,440 91	
Net amount paid for losses.....		\$245,481 34
Deposit premiums returned.....		200 00
Cash paid stockholders for interest or dividends (amount declared during the year, \$15,000.00)		15,000 00
Commissions or brokerage to agents.....		107,595 63
Salaries and allowances to agents.....		6,509 10
Rents		1,835 00
Salaries, fees and all other charges of officers, \$10,500.00; clerks, \$5,541.59.....		16,041 59
Taxes on premiums, \$4,996.48; on real estate, \$287.69; State and local taxes, \$3,445.69; other taxes, \$2,154.51.....		10,884 37
Insurance department fees and agents' licenses..		1,837 78
Advertising, printing and stationery.....		1,627 12
Legal expenses		525 00
Repairs and expenses on real estate.....		580 71
Miscellaneous expenses		11,627 65
Profit and loss.....		12 46
Loss on sale or maturity of ledger assets.....		50 00
Total disbursements		419,807 75
Balance December 31, 1900.....		\$832,052 26

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$25,802 97	
Mortgage loans on real estate, first liens.....	283,478 00	
Loans secured by pledge of bonds, stocks or other collaterals	30,700 00	
Book value of bonds, \$354,430.06; stocks, \$88,- 565.00	442,995 06	
Cash in company's office.....	600 86	
Cash deposited in bank.....	48,475 37	
<hr/>		
Total net ledger assets as per balance.....		\$832,052 26

Non-Ledger Assets.

Interest accrued on mortgages.....	2,713 10	
Interest accrued on collateral loans.....	26 83	
Rents due and accrued on company's property or lease.....	135 90	
Market value of bonds and stocks over book value.....	30,014 44	
Gross premiums in course of collection.....	\$45,841 09	
Deduct cost of collection, commission, &c.....	8,872 47	
<hr/>		
Net amount of uncollected premiums.....	36,968 62	
All other assets.....	262 85	
Premiums more than three months due.....	\$213 91	
<hr/>		
Gross assets		\$902,174 00

Items Not Admitted.

Depreciation from book value of real estate, to bring same to market value	2,402 97	
<hr/>		
Total admitted assets.....		\$899,771 03

Liabilities.

Losses adjusted and unpaid.....	\$1,264 73	
Losses unadjusted and reported.....	27,963 18	
Losses resisted	13,000 00	
<hr/>		
Total	\$42,227 91	
Deduct re-insurance thereon.....	10,783 08	
<hr/>		
Net amount of unpaid losses.....		\$31,444 83

FIRE AND FIRE-MARINE

Unearned premiums on fire risks, one year or less	\$157,586 16	
Unearned premiums on fire risks, more than one year	171,071 29	
		<hr/>
Total unearned premiums.....		\$328,657 45
Amount reclaimable on perpetual fire policies.....		4,638 20
Re-insurance premiums		69 91
		<hr/>
Total liabilities except capital.....		\$364,810 39
Paid-up capital		250,000 00
Surplus over capital.....		284,960 64
		<hr/>
Total		\$899,771 03

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$55,597,839	\$559,103 83
Written or renewed in 1900.....	60,051,254	595,895 01
		<hr/>
Total	\$115,649,093	\$1,154,998 84
Deduct risks expired and terminated.....	47,283,458	477,452 41
		<hr/>
In force at the end of the year.....	\$68,365,635	\$677,546 43
Deduct amount re-insured.....	5,152,112	52,538 08
		<hr/>
Net amount in force.....	\$63,213,523	\$625,008 35
Perpetual risks in force (not included above).	165,550	4,937 05

General Interrogatories.

Losses incurred during the year.....	\$249,760 49
Company's stock owned by the directors at par value.....	248,410 00

Business in New Jersey in 1900.

Fire risks written.....	\$1,069,473 00
Premiums received	10,531 91
Losses paid	7,559 49
Losses incurred	6,843 20
Amount at risk.....	1,306,789 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....		\$255,926 41
Net premiums earned.....	\$400,677 53	
Interest, etc., earned.....	50,325 20	
		<hr/>
Total premiums and interest earned.....	\$451,002 73	
Net losses incurred.....	\$249,760 49	
Expenses incurred	157,208 01	
		<hr/>
Total losses and expenses incurred.....	406,968 50	
		<hr/>
Net gain for the year.....	\$44,034 23	
Dividends incurred	15,000 00	
		<hr/>
Increase in surplus for the year.....		29,034 23
		<hr/>
Surplus at end of year.....		\$284,960 64
Ratio of net losses incurred to net premiums earned, 62.33 per cent.		
Ratio of expenses incurred to net premiums earned, 39.21 per cent.		

ROCHESTER GERMAN INSURANCE COMPANY.

ROCHESTER, N. Y.

Incorporated February 16, 1872. Commenced business February 23, 1872.

FREDERICK COOK, *President*.H. F. ATWOOD, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$1,028,296 54

Income During the Year.

Fire.

Gross cash premiums.....	\$642,557 75	
Deduct re-insurance, &c.....	186,958 62	
		<hr/>
Net cash received for premiums.....	\$455,599 13	
Rents from company's property.....	9,452 83	
Interest on mortgage loans.....	20,544 18	

LIABILITIES.

Losses adjusted and unpaid,	\$29,168 88	
Losses unadjusted and reported,	120,324 97	
Losses resisted,	7,983 00	
Total,	\$157,476 85	
Deduct re-insurance thereon,	25,336 66	
Net amount of unpaid losses,		\$132,140 19
Unearned premiums on fire risks, one year or less,	\$406,076 90	
Unearned premiums on fire risks, more than one year,	662,238 70	
Total unearned premiums,		1,068,315 60
Salaries, rent, taxes and miscellaneous expenses due and accrued,		24,239 16
Total liabilities except capital,		\$1,224,694 95
Paid-up capital,	300,000 00	
Surplus over capital,	1,134,520 39	
Total,		\$2,659,215 34

MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force December 31, 1897,	\$202,407,627	\$2,190,474 84
Written or renewed in 1898,	146,482,627	1,473,289 77
Total,	\$348,890,254	\$3,663,764 61
Deduct risks expired and terminated,	140,118 924	1,455,651 71
In force at the end of the year,	\$208,771,330	\$2,208,112 90
Deduct amount re-insured,	11,823,041	126,510 98
Net amount in force,	\$196,948,289	\$2,081,601 92

General Interrogatories.

Losses incurred during the year,	\$699,727 13
Company's stock owned by the directors at par value,	96,820 00

Amounts deposited for the exclusive protection of policyholders
in other States or countries :

State or Country.	Value of Deposits.	Liabilities.
Georgia,	\$28,000 00	\$26,325 20
Oregon,	56,000 00	6,084 86
Virginia,	16,000 00	13,118 25
	\$100,000 00	\$45,528 31

Business in New Jersey in 1898.

Fire risks written,	\$6,628,006 00
Premiums received,	62,771 15
Losses paid,	29,926 86

Losses incurred,	\$23,246 72
Amount at risk,	9,942,009 00

UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1898.

Surplus at beginning of year,	\$999,827 61
Net premiums earned,	\$1,236,586 51
Interest, etc., earned,	195,029 43
Total premiums and interest earned,	\$1,431,615 94
Net losses incurred,	\$693,526 66
Expenses incurred,	573,396 50
Total losses and expenses incurred,	1,266,923 16
Net gain for the year,	\$164,692 78
Dividends incurred,	30,000 00
Increase in surplus for the year,	\$134,692 78
Surplus at end of year,	\$1,134,520 39
Ratio of net losses incurred to net premiums earned, 51.71 per cent.	
Ratio of expenses incurred to net premiums earned, 46.28 per cent.	

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

BROOKLYN, N. Y.

Incorporated March, 1853. Commenced business March, 1853.

MARSHALL S. DRIGGS, *President*. FREDERICK H. WAY, *Secretary*.

PAID-UP CAPITAL, \$250,000.

Balance of net ledger assets, December 31, 1897, \$1,613,560 39

INCOME DURING THE YEAR.

	Fire.
Gross cash premiums,	\$721,747 06
Deduct re-insurance, etc.,	105,316 82
Net cash received for premiums,	\$616,430 24
Rents from company's property (including \$15,500 for company's use of own buildings),	44,600 23
Interest on mortgage loans,	11,130 56
Interest on bonds and dividends on stocks,	39,637 12
Profits on sale or maturity of ledger assets,	88,691 99
Total income,	\$800,490 14
Total,	\$2,414,050 53

FIRE AND FIRE-MARINE

General Interrogatories.

Losses incurred during the year.....	\$223,308 36
Company's stock owned by the directors at par value.....	33,662 50
Loaned to officers and directors.....	39,900 00
Loaned to stockholders, not officers.....	42,350 00

Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$11,700 00	\$7,007 16

Business in New Jersey in 1900.

Fire risks written.....	\$835,501 00
Premiums received	8,815 42
Losses paid	6,909 63
Losses incurred	6,909 63
Amount at risk.....	1,195,216 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$563,860 95
Net premiums earned.....	\$405,902 82
Interest, etc., earned.....	29,027 61
Total premiums and interest earned.....	\$434,930 43
Net losses incurred.....	\$223,308 36
Expenses incurred	183,562 07
Total losses and expenses incurred.....	406,870 43
Net gain for the year.....	\$28,060 00
Dividends incurred	20,000 00
Increase in surplus for the year.....	8,060 00
Surplus at end of year.....	\$571,920 95
Ratio of net losses incurred to net premiums earned, 49.52 per cent.	
Ratio of expenses incurred to net premiums earned, 40.71 per cent.	

SECURITY INSURANCE COMPANY.

NEW HAVEN, CONN.

Incorporated April, 1841.

Commenced business April, 1841.

CHARLES S. LEETE, *President*.H. MASON, *Secretary*.

PAID-UP CAPITAL, \$300,000.

Balance of net ledger assets, December 31, 1899..... \$844,997 84

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums	\$736,093 63	\$76,671 04	
Deduct re-insurance, &c.	217,608 88	23,785 50	
Net cash received for premiums.	\$518,484 75	\$52,885 54	\$571,370 29
Rents from company's property (including \$2,000 for company's use of own buildings).			2,870 40
Interest on mortgage loans.....			8,336 38
Interest on collateral loans.....			843 66
Interest on bonds and dividends on stocks.....			23,450 92
Profit on sale or maturity of ledger assets.....			732 50
Profit and loss.....			2,946 57
Total income			610,550 72
Total			\$1,455,548 56

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$417,841 45	\$49,267 14	
Deduct salvage and re-insurance	77,445 78	11,614 32	
Net amount paid for losses.....	\$340,395 67	\$37,652 82	\$378,048 49
Cash paid stockholders for interest or dividends (amount declared during the year, \$24,000).			24,000 00

Commissions or brokerage to agents.....	\$127,463 40
Rents	1,500 00
Salaries, fees and all other charges of officers, \$8,500.00; clerks, \$18,881.22; other employes, \$9,521.76	36,902 98
Taxes on premiums, \$13,997.62; on real estate, \$415.37	14,012 99
Insurance department fees and agents' licenses.	3,419 97
Municipal licenses	301 00
Advertising, printing and stationery.....	5,758 90
Legal expenses	930 62
Furniture and fixtures	425 79
Miscellaneous expenses	35,994 34
Loss on sale or maturity of ledger assets.....	3,038 75
Profit and loss.....	1,451 09
<hr/>	
Total disbursements	\$633,248 32
<hr/>	
Balance December 31, 1900.....	\$822,300 24
Invested in the following:	

Ledger Assets.

Book value of real estate unincumbered.....	\$86,608 62
Mortgage loans on real estate, first liens.....	204,538 78
Loans secured by pledge of bonds, stocks or other collaterals	22,000 00
Book value of bonds, \$181,000.00; stocks, \$248,- 980.00	429,980 00
Cash in company's office.....	208 38
Cash deposited in bank.....	74,423 14
Bills receivable	4,541 32
<hr/>	
Total net ledger assets as per balance.....	\$822,300 24

Non-Ledger Assets.

Interest accrued on mortgages.....	1,449 68
Interest accrued on bonds and stocks.....	1,550 54
Rents due on company's property or lease.....	41 67
Market value of bonds and stocks over book value.....	91,728 23
Gross premiums in course of collection.....	\$100,948 14
Deduct cost of collection, commission, &c.....	17,041 04
<hr/>	
Net amount of uncollected premiums.....	83,907 10
Due from other companies for re-insurance on losses paid.....	636 35
<hr/>	
Gross assets	\$1,001,613 81

Items Not Admitted.

Depreciation from book value of real estate, to bring same to market value	\$2,008 62
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Total admitted assets.....	\$999,605 19
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Liabilities.

Losses adjusted and unpaid.....	\$18,647 65
Losses unadjusted and reported.....	32,664 84
Losses resisted	895 00

Total	\$52,207 49
Deduct re-insurance thereon.....	3,385 94

Net amount of unpaid losses.....	\$48,821 55
Unearned premiums on fire risks, one year or less	\$157,597 23
Unearned premiums on fire risks, more than one year	281,567 73
Unearned premiums on marine risks.....	12,661 30

Total unearned premiums.....	451,826 26
Salaries, rent, taxes and miscellaneous expenses due and accrued	5,771 61
Return premiums	7,444 51
Re-insurance premiums	23,174 87

Total liabilities except capital.....	\$537,038 80
Paid-up capital	300,000 00
Surplus over capital.....	162,566 39
Total	\$999,605 19

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$78,419,288	\$846,187 22
Written or renewed in 1900.....	71,327,483	733,048 65

Total	\$149,746,771	\$1,579,235 87
Deduct risks expired and terminated.....	58,573,671	632,898 18

In force at the end of the year.....	\$91,173,100	\$946,337 69
Deduct amount re-insured.....	11,365,657	121,438 32

Net amount in force.....	\$79,807,443	\$824,899 37
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FIRE AND FIRE-MARINE

	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$518,029	\$26,108 15
Written or renewed in 1900.....	9,074,203	80,471 74
Total	\$9,592,232	\$106,579 89
Deduct risks expired and terminated.....	9,015,939	78,726 41
In force at the end of the year.....	\$576,293	\$27,853 48
Deduct amount re-insured.....	109,900	3,889 81
Net amount in force.....	\$466,393	\$23,963 67

General Interrogatories.

Losses incurred during the year (fire, \$330,562.24; marine and inland, \$34,319.99)	\$264,882 23
Company's stock owned by the directors at par value.....	67,160 00
Loaned to officers and directors.....	25,000 00
Loaned to stockholders, not officers.....	10,000 00

Business in New Jersey in 1900.

Fire risks written.....	\$1,261,997 00
Premiums received	7,929 17
Losses paid	10,829 95
Losses incurred	9,566 53
Amount at risk.....	1,511,084 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$204,292 83
Net premiums earned.....	\$515,541 38
Interest, etc., earned.....	57,984 54
Total premiums and interest earned.....	\$573,525 92
Net losses incurred.....	\$364,882 23
Expenses incurred	226,370 13
Total losses and expenses incurred.....	591,252 36
Net loss for the year.....	\$17,726 44
Dividends incurred	24,000 00
Decrease in surplus for the year.....	41,726 44
Surplus at end of year.....	\$162,566 39
Ratio of net losses incurred to net premiums earned, 70.78 per cent.	
Ratio of expenses incurred to net premiums earned, 43.90 per cent.	

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

SPRINGFIELD, MASS.

Incorporated, 1849.

Commenced business, 1851.

A. W. DAMON, *President*.W. J. MACKAY, *Secretary*.

PAID-UP CAPITAL, \$1,500,000.

Balance of net ledger assets, December 31, 1899..... \$3,795,014 63

Income During the Year.

	Fire.	
Gross cash premiums.....	\$2,515,105 67	
Deduct re-insurance, &c.....	572,785 32	
Net cash received for premiums.....	\$1,942,320 35	
Rents from company's property.....	4,653 35	
Interest on mortgage loans.....	32,284 81	
Interest on collateral loans.....	1,721 35	
Interest on bonds and dividends on stocks.....	148,441 35	
Profit on sale or maturity of ledger assets.....	2,005 63	
Total income	2,131,426 84	
Total	\$5,926,441 47	

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$1,335,234 30	
Deduct salvage and re-insurance..	192,527 10	
Net amount paid for losses.....	\$1,142,707 20	
Cash paid stockholders for interest or dividends (amount declared during the year, \$150,000)	150,000 00	
Commissions or brokerage to agents.....	354,910 29	
Salaries, fees and all other charges of officers, clerks and other employes.....	110,745 57	
Taxes on premiums, \$40,124.46; on real estate, \$1,478.67; internal revenue, \$12,183.58.....	53,786 71	
Insurance department fees and agents' licenses..	11,223 60	
Municipal licenses, \$5,189.34; tax on franchise, \$22,082.53	27,271 87	

Advertising, printing and stationery.....	\$5,990 56	
Legal expenses	4,056 93	
Miscellaneous expenses	203,770 02	
Loss on sale or maturity of ledger assets.....	17,265 92	
	<hr/>	
Total disbursements		\$2,081,728 67
		<hr/>
Balance December 31, 1900.....		\$3,844,712 80
Invested in the following:		

Ledger Assets.

Book value of real estate unincumbered.....	\$83,966 64	
Mortgage loans on real estate, first liens.....	616,800 00	
Loans secured by pledge of bonds, stocks or other collaterals	40,525 00	
Book value of bonds, \$402,002.50; stocks, \$2,- 479,676.27	2,891,678 77	
Cash in company's office.....	13,179 70	
Cash deposited in bank.....	198,562 69	
	<hr/>	
Total net ledger assets as per balance		\$3,844,712 80

Non-Ledger Assets.

Interest due and accrued on mortgages.....		16,612 77
Interest accrued on bonds and stocks.....		30,286 49
Interest accrued on collateral loans.....		856 87
Rents due and accrued on company's property or lease.....		664 17
Market value of real estate over book value.....		41,033 36
Market value of bonds and stocks over book value.....		832,015 23
Gross premiums in course of collection.....	\$391,502 59	
Deduct cost of collection, commission, &c.....	78,300 52	
	<hr/>	
Net amount of uncollected premiums.....		313,202 07
Due from other companies for re-insurance on losses paid....		1,939 19
		<hr/>
Gross assets		\$5,081,322 95

Liabilities.

Losses adjusted and unpaid.....	\$63,667 72	
Losses unadjusted and reported.....	146,610 36	
Losses resisted	20,350 94	
	<hr/>	
Total	\$230,629 02	
Deduct re-insurance thereon.....	38,222 27	
	<hr/>	
Net amount of unpaid losses.....		\$192,406 75

Unearned premiums on fire risks, one year or less	\$684,269 79	
Unearned premiums on fire risks, more than one year	885,503 00	
		<hr/>
Total unearned premiums.....	\$1,569,772 79	
		<hr/>
Total liabilities except capital.....	\$1,762,179 54	
Paid-up capital	1,500,000 00	
Surplus over capital.....	1,819,143 41	
		<hr/>
Total	\$5,081,322 95	

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums
In force December 31, 1899.....	\$308,104,334	\$3,054,815 61
Written or renewed in 1900.....	236,949,609	2,543,613 63
		<hr/>
Total	\$545,053,943	\$5,598,429 24
Deduct risks expired and terminated.....	202,670,909	2,158,999 00
		<hr/>
In force at the end of the year.....	\$342,383,034	\$3,439,430 24
Deduct amount re-insured.....	34,854,367	328,188 61
		<hr/>
Net amount in force.....	\$307,528,667	\$3,111,241 63

General Interrogatories.

Losses incurred during the year (fire, \$1,158,005.95; tornado, \$4,463.99)	\$1,162,469 94
Company's stock owned by the directors at par value.....	94,300 00
Loaned to officers and directors.....	4,250 00
Loaned to stockholders, not officers.....	19,975 00

Amounts deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$12,500 00	\$11,590 03
Oregon	62,500 00	10,698 28
		<hr/>
	\$75,000 00	\$22,288 31

FIRE AND FIRE-MARINE

Business in New Jersey in 1900.

Fire risks written.....	\$5,550,378 00
Premiums received	50,178 35
Losses paid	37,009 40
Losses incurred	39,862 09
Amount at risk.....	11,832,091 00
Tornado risks written.....	37,150 00
Premiums received	159 20
Losses paid .....	.....
Losses incurred .....	.....
Amount at risk.....	130,750 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,685,092 34
Net premiums earned.....	\$1,877,039 79
Interest, etc., earned.....	344,840 18
Total premiums and interest earned.....	\$2,222,479 97
Net losses incurred.....	\$1,162,450 42
Expenses incurred	775,978 48
Total losses and expenses incurred.....	1,938,428 90
Net gain for the year.....	\$284,051 07
Dividends incurred	150,000 00
Increase in surplus for the year.....	134,051 07
Surplus at end of year.....	\$1,819,143 41
Ratio of net losses incurred to net premiums earned, 61.91 per cent.	
Ratio of expenses incurred to net premiums earned, 41.32 per cent.	

SPRING GARDEN INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 15, 1835.

Commenced business August 29, 1835.

CHARLES ROBERTS, *President*.CLARENCE E. PORTER, *Secretary*.

PAID-UP CAPITAL, \$400,000.

Balance of net ledger assets, December 31, 1899..... \$1,229,836 62

Income During the Year.

Fire.

Gross cash premiums.....	\$738,256 19	
Deduct re-insurance, &c.....	253,092 78	
<hr/>		
Net cash received for premiums.....	\$485,163 41	
Deposit premiums received on perpetual risks...	8,485 79	
Rents from company's property (including \$4,000 for company's use of own buildings).....	15,864 60	
Interest on mortgage loans.....	3,476 92	
Interest on bonds and dividends on stocks.....	37,755 37	
Income from all other sources.....	339 00	
Profit on sale or maturity of ledger assets.....	3,323 84	
<hr/>		
Total income		\$554,408 93
<hr/>		
Total		\$1,784,245 55

Disbursements During the Year

Fire.

Gross amount paid for losses....	\$493,734 58	
Deduct salvage and re-insurance.	237,128 00	
<hr/>		
Net amount paid for losses.....	\$256,606 58	
Deposit premiums returned.....	22,841 26	
Cash paid stockholders for interest or dividends (amount declared during the year, \$32,000).	32,000 00	
Commissions or brokerage to agents.....	84,610 37	
Rents	4,000 00	
Salaries, fees and all other charges of officers, \$13,800.00; clerks, and other employes, \$20,428.34	34,228 34	
Taxes on premiums, \$12,875.08; on real estate, \$4,885.46; internal revenue, \$3,503.09.....	21,263 63	
Insurance department fees and agents' licenses.	4,201 89	
Tax on franchise.....	2,052 00	
Advertising, printing and stationery.....	5,043 48	
Legal expenses	1,000 00	
Repairs and expenses on real estate.....	6,984 06	
Miscellaneous expenses	69,704 36	
Loss on sale or maturity of ledger assets.....	845 96	
<hr/>		
Total disbursements		545,381 93
<hr/>		
Balance December 31, 1900.....		\$1,238,863 62
Invested in the following:		

Ledger Assets.

Book value of real estate unincumbered.....	\$366,001 17
Mortgage loans on real estate, first liens.....	50,870 00
Loans secured by pledge of bonds, stocks or other collaterals	25,000 00
Book value of bonds, \$649,657.36; stocks, \$121,- 349.03	771,006 39
Cash in company's office.....	3,385 26
Cash deposited in bank.....	23,155 25
Bills receivable	423 00
<hr/>	
Total	\$1,239,841 07

Ledger Liabilities.

Agents' credit balances.....	977 45
<hr/>	

Total net ledger assets as per balance..... \$1,238,863 62

Non-Ledger Assets.

Interest accrued on mortgages.....	857 01
Rents accrued on company's property or lease.....	342 50
Market value of bonds and stocks over book value.....	63,104 61
Gross premiums in course of collection.....	\$106,997 38
Deduct cost of collection, commission, &c.....	18,260 93
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Net amount of uncollected premiums.....	88,736 45
Due from other companies for re-insurance on losses paid....	2,073 25
Premiums more than three months due.....	\$1,144 81
<hr/>	
Gross assets	\$1,393,977 44

Items Not Admitted.

Bills receivable	\$23 00
Depreciation from book value of real estate, to bring same to market value.....	55,201 17
<hr/>	
	55,224 17
<hr/>	
Total admitted assets.....	\$1,338,753 27

Liabilities.

Losses adjusted and unpaid.....	\$10,494 97
Losses unadjusted and reported.....	35,624 52
Losses resisted.....	14,105 46
<hr/>	
Total	\$60,224 95

Deduct re-insurance thereon.....	\$22,610 84	
Net amount of unpaid losses.....		\$37,614 11
Unearned premiums on fire risks, one year or less	\$162,821 92	
Unearned premiums on fire risks, more than one year	215,647 52	
Total unearned premiums.....		378,469 44
Amount reclaimable on perpetual fire policies.....		374,663 32
Salaries, rent, taxes and miscellaneous expenses due and accrued		3,207 03
Return premiums		19,345 43
Re-insurance premiums		6,982 13
Reserved for contingencies.....		15,000 00
Total liabilities except capital.....		\$835,281 46
Paid-up capital		400,000 00
Surplus over capital.....		103,471 81
Total		\$1,338,753 27

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$148,850,901	\$1,274,327 58
Written or renewed in 1900.....	75,052,689	774,515 05
Total	\$223,903,590	\$2,048,842 63
Deduct risks expired and terminated.....	87,497,241	826,008 36
In force at the end of the year.....	\$136,406,349	\$1,222,834 27
Deduct amount re-insured.....	65,119,328	528,521 69
Net amount in force.....	\$71,287,021	\$694,312 58
Perpetual risks in force (not included above)..	17,676,392	419,737 02

General Interrogatories.

Losses incurred during the year.....	\$233,880 57
Company's stock owned by the directors at par value.....	79,050 00

Business in New Jersey in 1900.

Fire risks written.....	\$1,957,943 34
Premiums received	13,389 59
Losses paid	12,614 82
Losses incurred	7,264 96
Amount at risk.....	1,941,955 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....		\$150,468 50
Net premiums earned.....	\$315,977 12	
Interest, etc., earned.....	59,281 69	
	<hr/>	
Total premiums and interest earned.....	\$375,258 81	
Net losses incurred.....	\$227,643 29	
Expenses incurred	178,612 21	
	<hr/>	
Total losses and expenses incurred.....	406,255 50	
	<hr/>	
Net loss for the year.....	\$30,996 69	
Dividends incurred.....	\$32,000 00	
Decrease in reserve for dividends.	16,000 00	
	<hr/>	
	16,000 00	
	<hr/>	
Decrease in surplus for the year.....		46,996 69
	<hr/>	
Surplus at end of year.....		\$103,471 81
Ratio of net losses incurred to net premiums earned, 72.06 per cent.		
Ratio of expenses incurred to net premiums earned, 56.45 per cent.		

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

ST. PAUL, MINN.

Incorporated May, 1865.

Commenced business May, 1865.

C. H. BIGELOW, *President*.A. W. PERRY, *Secretary*.

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets, December 31, 1899..... \$2,450,696 11

Income During the Year.

	Fire.	Marine and Inland.
Gross cash premiums	\$1,832,393 30.	\$544,516 02
Deduct re-insurance,		
&c	327,229 89	201,415 81

Net cash received

for premiums. \$1,505,163 41 \$343,100 21 \$1,848,263 62

Rents from company's property (including \$5,400 for company's use of own buildings),	\$42,651 60
Interest on mortgage loans.....	16,886 26
Interest on collateral loans.....	5,277 23
Interest on bonds and dividends on stocks.....	46,085 86
Interest from all other sources.....	8,131 48
Profit on sale or maturity of ledger assets.....	29,117 50
Profit and loss.....	452 50
<hr/>	
Total income	\$1,996,866 05
<hr/>	
Total	\$4,447,562 16

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid for losses	\$1,021,156 10	\$300,222 38	
Deduct salvage and re-insurance	136,731 15	121,620 95	
<hr/>			
Net amount paid for losses ...	\$884,424 95	\$178,601 43	\$1,063,026 38
Cash paid stockholders for interest or dividends (amount declared during the year, \$50,000) .			50,000 00
Commissions or brokerage to agents.....			389,761 52
Rents			5,400 00
Salaries, fees and all other charges of officers, \$26,333.34; clerks, \$29,120.00; other employes, \$30,752.39			86,205 73
Taxes on premiums, \$37,736.50; on real estate, \$6,938.05			44,674 55
Insurance department fees and agents' licenses.			7,064 85
Municipal licenses, \$4,422.52; tax on franchise, \$190.00			4,612 52
Advertising, printing and stationery.....			10,989 84
Legal expenses			3,407 65
Repairs and expenses on real estate.....			17,639 12
Furniture and fixtures.....			101 89
Miscellaneous expenses			126,251 71
Loss on sale or maturity of ledger assets.....			32,034 28
<hr/>			
Total disbursements			1,841,170 04
<hr/>			
Balance December 31, 1900.....			\$2,606,392 12

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$636,350 82
Mortgage loans on real estate, first liens.....	296,475 00
Loans secured by pledge of bonds, stocks or other collaterals	76,225 05
Book value of bonds, \$843,719.12; stocks, \$327,- 922.50	1,171,641 62
Cash in company's office.....	14,175 25
Cash deposited in bank.....	160,228 49
Bills receivable	16,932 34
Agents' debit balances.....	235,441 10
Total	<hr/> \$2,607,469 67

Ledger Liabilities.

Agents' credit balances.....	1,077 55
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Total net ledger assets as per balance..... \$2,606,392 12

Liabilities.

Losses adjusted and unpaid.....	\$43,076 27
Losses unadjusted and reported.....	126,254 93
Losses resisted	14,944 07
Total	<hr/> \$184,275 27
Deduct re-insurance thereon.....	21,902 01

Net amount of unpaid losses.....	\$162,373 26
Unearned premiums on fire risks, one year or less	\$393,388 27
Unearned premiums on fire risks, more than one year	716,138 66
Unearned premiums on inland navigation disks.....	73,341 70

Total unearned premiums.....	1,182,868 63
Commissions and brokerage on premiums paid.....	35,154 53

Total liabilities except capital.....	<hr/> \$1,380,396 42
Paid-up capital	500,000 00
Surplus over capital.....	725,995 70
Total	<hr/> \$2,606,392 12

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$175,376,634	\$2,159,032 82
Written or renewed in 1900.....	122,689,749	1,832,393 30
Total	\$298,066,383	\$3,991,426 12
Deduct risks expired and terminated.....	120,273,733	1,705,611 97
In force at the end of the year.....	\$177,792,650	\$2,285,814 15
Deduct amount re-insured.....	12,610,308	155,837 64
Net amount in force.....	\$165,182,342	\$2,129,976 51
	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$5,211,441	\$141,506 19
Written or renewed in 1900.....	70,099,272	544,516 02
Total	\$75,310,713	\$686,022 21
Deduct risks expired and terminated.....	70,117,700	484,383 61
In force at the end of the year.....	\$5,193,013	\$201,638 60
Deduct amount re-insured.....	1,331,326	54,955 21
Net amount in force.....	\$3,861,687	\$146,683 39

General Interrogatories.

Losses incurred during the year (fire, \$856,469.80; marine and inland, \$174,764.70; tornado, \$11,714.67).....	\$1,042,949 17
Company's stock owned by the directors at par value.....	73,800 00
Loaned to officers and directors.....	27,300 00
Loaned to stockholders, not officers.....	2,980 00

Amounts deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$10,500 00	\$19,981 58
New Mexico	10,000 00	6,343 70
Oregon	57,960 00	4,351 20
Virginia	26,500 00	11,051 79
	\$104,960 00	\$41,728 27

FIRE AND FIRE-MARINE

Business in New Jersey in 1900.

Fire risks written.....	\$6,770,875 00
Premiums received	43,025 00
Losses paid	33,038 51
Losses incurred	39,068 28
Amount at risk.....	6,066,525 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$664,367 71
Net premiums earned.....	\$1,733,345 54
Interest, etc., earned.....	97,390 98
<hr/>	
Total premiums and interest earned.....	\$1,830,736 52
Net losses incurred.....	\$1,042,949 17
Expenses incurred	676,159 36
<hr/>	
Total losses and expenses incurred.....	1,719,108 53
<hr/>	
Net gain for the year.....	\$111,627 99
Dividends incurred	50,000 00
<hr/>	
Increase in surplus for the year.....	61,627 99
<hr/>	
Surplus at end of year.....	\$705,995 70
Ratio of net losses incurred to net premiums earned, 60.20 per cent.	
Ratio of expenses incurred to net premiums earned, 39.02 per cent.	

TEUTONIA INSURANCE COMPANY.

NEW ORLEANS, LA.

Incorporated April, 1871.

Commenced business June, 1871.

ALBERT P. NOLL, *President.*GEORGE MEYER, *Secretary.*

PAID-UP CAPITAL, \$250,000.

Balance of net ledger assets, December 31, 1899..... \$661,059 66

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums.	\$648,437 32	\$34,035 02	
Deduct re-insurance, &c	203,715 17	7,473 50	
Net cash received for premiums.	\$444,722 15	\$26,561 52	\$471,283 67
Interest on bonds and dividends on stocks.....			20,982 76
Total income			\$492,266 43
Total			\$1,153,326 09

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$335,795 10	\$11,545 77	
Deduct salvage and re-insurance	40,005 31	.....
Net amount paid for losses.....	\$295,789 79	\$11,545 77	\$307,335 56
Cash paid stockholders for interest or dividends (amount declared during the year, \$25,000) ..			25,335 00
Commissions or brokerage to agents.....			106,318 15
Salaries and allowances to agents.....			8,300 00
Salaries, fees and all other charges of officers, \$8,000.00; clerks, \$8,500.00; other employes, \$4,350.00			20,850 00
Taxes on premiums, \$6,854.00; on real estate, \$880.00; on other investments, \$2,438.00; in- ternal revenue, \$973.00.....			11,145 00
Insurance department fees and agents' licenses...			5,847 00
Municipal licenses			2,650 00
Advertising, printing and stationery.....			7,239 00
Legal expenses			1,500 00
Miscellaneous expenses			16,731 07
Total disbursements			513,250 78
Balance December 31, 1900.....			\$640,075 31

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$40,000 00	
Book value of bonds, \$551,600.00; stocks, \$16,- 430.00	568,030 00	
Cash in company's office.....	303 33	
Cash deposited in bank.....	31,741 98	
<hr/>		
Total net ledger assets as per balance.....		\$640,075 31

Non-Ledger Assets.

Market value of bonds and stocks over book value.....	5,135 00	
Net amount of uncollected premiums.....	76,000 32	
<hr/>		
Gross assets		\$721,210 63

Liabilities.

Losses adjusted and unpaid.....		\$28,156 81
Unearned premiums on fire risks, one year or less	\$168,756 98	
Unearned premiums on fire risks, more than one year	66,598 18	
<hr/>		
Total unearned premiums.....		\$235,355 16
Dividends to stockholders unpaid.....		13,150 00
Re-insurance premiums		4,000 00
<hr/>		
Total liabilities except capital.....		\$280,661 97
Paid-up capital		250,000 00
Surplus over capital.....		190,548 66
<hr/>		
Total		\$721,210 63

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$32,283,438	\$482,678 94
Written or renewed in 1900.....	40,501,250	657,153 42
<hr/>		
Total	\$72,784,688	\$1,139,832 36
Deduct risks expired and terminated.....	33,174,255	622,234 94
<hr/>		
In force at the end of the year.....	\$39,610,433	\$517,597 42
Deduct amount re-insured.....	6,423,040	75,626 60
<hr/>		
Net amount in force.....	\$33,187,393	\$441,970 82

	Marine and Inland Risks.	Premiums.
Written or renewed in 1900.....	\$5,682,524	\$34,311 07
Deduct risks expired and terminated.....	5,682,524	34,311 07

General Interrogatories.

Losses incurred during the year, (fire, \$308,811.00; marine and inland, \$11,545.00)	\$320,356 00
Company's stock owned by the directors at par value.....	75,500 00

Business in New Jersey in 1900.

Fire risks written.....	\$850,902 66
Premiums received	7,752 66
Losses paid	778 09
Losses incurred	1,942 37
Amount at risk.....	935,907 30

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$221,314 12
Net premiums earned.....	\$469,054 37
Interest, etc., earned.....	25,237 76
<hr/> Total premiums and interest earned.....	<hr/> \$494,292 13
Net losses incurred.....	\$320,357 37
Expenses incurred	179,700 22
<hr/> Total losses and expenses incurred.....	<hr/> 500,057 59
 Net loss for the year.....	 \$5,765 46
Dividends incurred	25,000 00
<hr/> Decrease in surplus for the year.....	<hr/> 30,765 46
 Surplus at end of year.....	 \$190,548 66
Ratio of net losses incurred to net premiums earned, 68.30 per cent.	
Ratio of expenses incurred to net premiums earned, 38.32 per cent.	

TRADERS' INSURANCE COMPANY.

CHICAGO, ILL.

Incorporated February, 1865.

Commenced business May, 1872.

E. BUCKINGHAM, *President.*S. A. ROTHERMEL, *Secretary.*

PAID-UP CAPITAL, \$500,000.

Balance of net ledger assets, December 31, 1899..... \$1,824,508 56

Income During the Year.

Fire.

Gross cash premiums..... \$1,401,297 71

Deduct re-insurance, etc..... 312,680 65

Net cash received for premiums..... \$1,088,617 06

Rents from company's property..... 1,212 87

Interest on mortgage loans..... 14,323 06

Interest on collateral loans..... 1,386 86

Interest on bonds and dividends on stocks..... 78,813 22

Interest from all other sources..... 463 40

Profit on sale or maturity of ledger assets..... 54,693 75

Total income 1,239,510 22

Total \$3,064,018 78

Disbursements During the Year.

Fire.

Gross amount paid for losses.... \$776,344 35

Deduct salvage and re-insurance. 118,008 03

Net amount paid for losses..... \$658,336 32

Cash paid stockholders for interest or dividends
(amount declared during the year, \$50,000) .. 50,000 00

Commissions or brokerage to agents..... 235,143 85

Salaries and allowances to agents..... 4,100 00

Rents 6,000 00

Salaries, fees and all other charges of officers,
\$11,200.00; clerks, \$33,146.39; other employees,
\$29,582.50 73,928 89

Taxes on premiums, \$23,649.08; on real estate,
\$624.07 24,273 15

Insurance department fees and agents' licenses. 8,286 99

Municipal licenses, \$716.50; tax on franchise,
\$9,261.85 9,978.35

Advertising, printing and stationery..... 17,055 11

Repairs and expenses on real estate..... 176 81

Miscellaneous expenses 40,749 70

Profit and loss..... 528 65

Total disbursements \$1,128,557 82

Balance December 31, 1900..... \$1,935,460 96

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$45,746 17
Mortgage loans on real estate, first liens.....	176,850 00
Loans secured by pledge of bonds, stocks or other collaterals	21,000 00
Book value of bonds, \$396,068.75; stocks, \$1,185,- 435.40	1,581,504 15
Cash in company's office.....	770 16
Cash deposited in bank.....	104,116 33
All other items.....	15,975 24

Total	\$1,945,962 05
Deduct ledger liabilities.....	10,501 09

Total net ledger assets as per balance..... \$1,935,460 96

Non-Ledger Assets.

Interest due and accrued on mortgages.....	4,214 18
Interest accrued on bonds and stocks.....	6,056 13
Interest accrued on collateral loans.....	315 00
Interest accrued on other assets.....	245 84
Rents due on company's property or lease.....	82 00
Market value of bonds and stocks over book value.....	324,255 25
Gross premiums in course of collection.....	\$151,066 65
Deduct cost of collection, commission, &c.....	15,711 87

Net amount of uncollected premiums.....	135,354 78
Premiums more than three months due.....	\$3,374 18

Gross assets \$2,405,984 14

Liabilities.

Losses adjusted and unpaid.....	\$37,187 13
Losses unadjusted and reported.....	77,104 10
Losses resisted	11,435 00

Total	\$125,726 23
Deduct re-insurance thereon.....	18,928 20

Net amount of unpaid losses..... \$106,798 03

FIRE AND FIRE-MARINE

Unearned premiums on fire risks, one year or less	\$412,427 69
Unearned premiums on fire risks, more than one year	374,860 36
Total unearned premiums.....	\$787,288 05
Total liabilities except capital.....	\$894,086 08
Paid-up capital	500,000 00
Surplus over capital.....	1,011,898 06
Total	\$2,405,984 14

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums
In force December 31, 1899.....	\$115,540,592	\$1,312,577 70
Written or renewed in 1900.....	116,075,063	1,445,094 26
Total	\$231,615,655	\$2,757,671 96
Deduct risks expired and terminated.....	106,617,545	1,158,206 19
In force at the end of the year.....	\$124,998,110	\$1,599,465 77
Deduct amount re-insured.....	8,926,503	112,100 78
Net amount in force.....	\$116,071,607	\$1,487,364 99

General Interrogatories.

Losses incurred during the year.....	\$659,194 02
Company's stock owned by the directors at par value.....	142,300 00

Amount deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$13,825 00	\$9,505 89

Business in New Jersey in 1900.

Fire risks written.....	\$1,903,906 00
Premiums received	20,102 20
Losses paid	18,379 06
Losses incurred	18,434 35
Amount at risk.....	2,094,296 00
Tornado risks written.....	1,500 00
Premiums received	3 00
Losses paid .....	.....
Losses incurred .....	.....
Amount at risk	1,500 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,021,509 42
Net premiums earned.....	\$976,963 14
Interest, etc., earned.....	145,843 71
Total premiums and interest earned.....	\$1,122,806 85
Net losses incurred.....	\$659,194 02
Expenses incurred	423,224 19
Total losses and expenses incurred.....	1,082,418 21
Net gain for the year.....	\$40,388 64
Dividends incurred	50,000 00
Decrease in surplus for the year.....	9,611 36
Surplus at end of year.....	\$1,011,898 06
Ratio of net losses incurred to net premiums earned, 67.49 per cent.	
Ratio of expenses incurred to net premiums earned, 43.32 per cent.	

UNION INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated February 6, 1804.

Commenced business July 25, 1803.

C. S. HOLLINGSHEAD, *President.*EDGAR R. DANIELS, *Secretary.*

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899..... \$493,913 60

Income During the Year.

	Fire.
Gross cash premiums.....	\$350,774 47
Deduct re-insurance, &c.....	72,172 96
Net cash received for premiums.....	\$278,601 51
Deposit premiums received on perpetual risks...	900 11
Rents from company's property.....	2,724 91
Interest on mortgage loans.....	495 00
Interest on collateral loans.....	570 38

Interest on bonds and dividends on stocks.....	\$15,995 12	
Profit on sale or maturity of ledger assets.....	4,456 15	
Profit and loss.....	73	
	<hr/>	
Total income		\$303,743 91
	<hr/>	
Total		\$797,657 51

Disbursements During the Year.

Fire.

Gross amount paid for losses.....	\$213,323 20	
Deduct salvage and re-insurance.....	16,664 71	
	<hr/>	
Net amount paid for losses.....	\$196,658 49	
Deposit premiums returned.....	632 81	
Cash paid stockholders for interest or dividends (amount declared during the year, \$12,000) .	12,000 00	
Commissions or brokerage to agents.....	56,281 38	
Salaries and allowances to agents.....	19,346 29	
Salaries, fees and all other charges of officers, \$16,376.08; clerks, \$7,610.05.....	23,986 13	
Taxes on premiums, \$5,627.35; on real estate, \$1,998.00; internal revenue, \$1,631.99.....	9,257 34	
Insurance department fees and agents' licenses.	2,439 74	
Tax on franchise.....	603 60	
Advertising, printing and stationery.....	6,637 60	
Repairs and expenses on real estate.....	3,138 49	
Miscellaneous expenses	13,778 95	
Loss on sale or maturity of ledger assets.....	721 59	
	<hr/>	
Total disbursements		345,482 41
	<hr/>	
Balance December 31, 1900.....		\$452,175 10
Invested in the following:		

Ledger Assets.

Book value of real estate unincumbered.....	\$159,076 32	
Mortgage loans on real estate, first liens.....	9,900 00	
Loans secured by pledge of bonds, stocks or other collaterals	4,400 00	
Book value of bonds, \$187,503.29; stocks, \$56,- 963.09	244,466 38	
Cash in company's office.....	1,197 35	
Cash deposited in bank.....	25,088 26	
Cash in hands of manager at San Francisco...	6,925 97	
Bills receivable	1,120 82	
	<hr/>	
Total net ledger assets as per balance.....		\$452,175 10

Deduct risks expired and terminated.....	\$31,096,419	\$310,138 43
In force at the end of the year.....	\$52,885,765	\$532,272 41
Deduct amount re-insured.....	3,187,329	37,278 14
Net amount in force.....	\$49,698,436	\$494,994 27
Perpetual risks in force (not included above).. <td>35,498,634</td> <td>808,659 16</td>	35,498,634	808,659 16

General Interrogatories.

Losses incurred during the year.....	\$197,657 55
Company's stock owned by the directors at par value.....	82,610 00
Loaned to officers and directors.....	11,700 00
Loaned to stockholders, not officers.....	34,500 00

Business in New Jersey in 1900.

Fire risks written.....	\$1,143,511 00
Premiums received	10,039 85
Losses paid	4,538 69
Losses incurred	4,296 38
Amount at risk.....	1,305,068 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$211,411 15
Net premiums earned.....	\$281,504 03
Interest, etc., earned.....	67,217 35
Total premiums and interest earned.....	\$348,721 38
Net losses incurred.....	\$197,657 55
Expenses incurred	136,153 77
Total losses and expenses incurred.....	333,811 32
Net gain for the year.....	\$14,910 06
Dividends incurred	30,000 00
Decrease in surplus for the year.....	15,089 94
Surplus at end of year.....	\$196,321 21
Ratio of net losses incurred to net premiums earned, 70.21 per cent.	
Ratio of expenses incurred to net premiums earned, 48.36 per cent.	

UNITED STATES FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April 1, 1824.

Commenced business April 9, 1824.

W. W. UNDERHILL, *President*.S. M. CRAFT, *Secretary*.

PAID-UP CAPITAL, \$250,000.

Balance of net ledger assets, December 31, 1899..... \$576,066 77

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums.	\$446,879 86	\$40,756 82	
Deduct re-insurance, etc	128,768 21	7,287 59	
Net cash received for premiums.	\$318,111 65	\$33,469 23	\$351,580 88
Rents from company's property.....			642 06
Interest on mortgage loans.....			8,123 39
Interest on bonds and dividends on stocks....			17,180 30
Income from all other sources.....			138 29
Profit on sale or maturity of ledger assets....			52,537 57
Total income			430,202 49
Total			\$1,006,269 26

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$199,750 97	\$22,237 47	
Deduct salvage and re-insurance	31,927 09	5,501 15	
Net amount paid for losses....	\$167,823 88	\$16,736 32	\$184,560 20
Cash paid stockholders for interest or dividends (amount declared during the year, \$20,000).			20,000 00
Commissions or brokerage to agents.....			93,682 27
Rents			7,000 00
Salaries, fees and all other charges of officers, \$16,000.00; clerks, \$9,071.67.....			25,071 67

Taxes on premiums, \$4,347.03; on real estate, \$674.31; on other investments, \$2,558.33....	\$7,579 67
Insurance department fees and agents' licenses.	2,155 12
Municipal licenses, \$337.75; tax on franchise, \$555.50	893 25
Advertising, printing and stationery.....	4,929 67
Repairs and expenses on real estate.....	765 56
Furniture and fixtures.....	124 40
Miscellaneous expenses	24,268 79
Loss on sale or maturity of ledger assets.....	625 00
Total disbursements	\$371,655 60
Balance December 31, 1900.....	\$634,613 66
Invested in the following:	

Ledger Assets.

Book value of real estate unincumbered.....	\$45,327 21
Mortgage loans on real estate, first liens.....	309,200 00
Book value of bonds, \$214,208.75; stocks, \$44,- 823.00	259,031 75
Cash in company's office.....	6,138 04
Cash deposited in bank.....	14,916 66
Total net ledger assets as per balance.....	\$634,613 66

Non-Ledger Assets.

Interest due and accrued on mortgages.....	1,850 50
Interest accrued on bonds and stocks.....	627 07
Market value of real estate over book value.....	672 79
Market value of bonds and stocks over book value.....	9,139 50
Gross premiums in course of collection.....	\$96,891 65
Deduct cost of collection, commission, &c.....	20,897 48
Net amount of uncollected premiums.....	75,994 17
Due from other companies for re-insurance on losses paid..	10 00
Gross assets	\$722,907 69

Liabilities.

Losses adjusted and unpaid.....	\$8,256 79
Losses unadjusted and reported.....	37,537 68
Losses resisted	5,563 48
Total	\$51,357 95
Deduct re-insurance thereon.....	5,411 42
Net amount of unpaid losses.....	\$45,946 53

Unearned premiums on fire risks, one year or less	\$118,773 67
Unearned premiums on fire risks, more than one year	125,767 94
Unearned premiums on inland navigation risks..	15,920 28
<hr/>	
Total unearned premiums.....	\$260,461 89
Commissions and brokerage on premiums paid.....	1,166 00
Return premiums	24,695 80
Re-insurance premiums	617 30
<hr/>	
Total liabilities except capital.....	\$332,887 52
Paid-up capital	250,000 00
Surplus over capital.....	140,020 17
<hr/>	
Total	\$722,907 69

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$43,084,595	\$441,281 85
Written or renewed in 1900.....	43,864,763	465,457 79
<hr/>		
Total	\$86,949,358	\$906,739 64
Deduct risks expired and terminated.....	33,384,819	366,320 74
<hr/>		
In force at the end of the year.....	\$53,564,539	\$540,418 90
Deduct amount re-insured.....	5,947,352	67,219 55
<hr/>		
Net amount in force.....	\$47,617,187	\$473,199 35
<hr/>		
	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$1,226,092	\$32,259 71
Written or renewed in 1900.....	2,204,145	40,722 98
<hr/>		
Total	\$3,430,237	\$72,982 69
Deduct risks expired and terminated.....	2,347,729	40,927 13
<hr/>		
In force at the end of the year.....	\$1,082,508	\$32,055 56
Deduct amount re-insured.....	4,500	215 00
<hr/>		
Net amount in force.....	\$1,078,008	\$31,840 56

General Interrogatories.

Losses incurred during the year (fire, \$164,513.98; marine and inland, \$21,830.18; tornado, \$561.86)	\$186,906 62
Company's stock owned by the directors at par value	63,575 00

Amounts deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Oregon	\$62,500 00	\$4,244 28
Virginia	13,800 00	16,766 71
	<hr/>	<hr/>
	\$76,300 00	\$21,010 99

Business in New Jersey in 1900.

Fire risks written	\$541,615 00
Premiums received	4,916 75
Losses paid	91 24
Losses incurred	62 00
Amount at risk	454,475 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year	\$174,712 75
Net premiums earned	\$315,804 90
Interest, etc., earned	26,850 65
	<hr/>
Total premiums and interest earned	\$342,655 55
Net losses incurred	\$191,233 66
Expenses incurred	166,114 47
	<hr/>
Total losses and expenses incurred	357,348 13
	<hr/>
Net loss for the year	\$14,692 58
Dividends incurred	20,000 00
	<hr/>
Decrease in surplus for the year	34,692 58
	<hr/>
Surplus at end of year	\$140,020 17
Ratio of net losses incurred to net premiums earned, 60.55 per cent.	
Ratio of expenses incurred to net premiums earned, 52.28 per cent.	

VICTORIA FIRE INSURANCE COMPANY OF NEW YORK.

NEW YORK CITY.

Incorporated 1896.

Commenced business July, 1896.

HENRY H. HALL, *President*.E. K. BEDDALL, *Secretary*.

PAID-UP CAPITAL, \$200,000.

Balance of net ledger assets, December 31, 1899.....	\$230,793 68
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Income During the Year.

	Fire.	
Gross cash premiums.....	\$115,089 38	
Deduct re-insurance, etc.....	25,269 15	
	<hr/>	
Net cash received for premiums.....	\$89,820 23	
Interest on bonds and dividends on stocks.....	7,848 00	
Interest from all other sources.....	177 04	
	<hr/>	
Total income	97,845 27	
	<hr/>	
Total	\$328,638 95	

Disbursements During the Year.

	Fire.	
Gross amount paid for losses...	\$82,796 59	
Deduct salvage and re-insurance.	3,336 48	
	<hr/>	
Net amount paid for losses.....	\$79,460 11	
Commissions or brokerage to agents.....	17,563 79	
Rents	600 00	
Salaries, fees and all other charges of officers, \$1,950.00; clerks, \$2,584.41; other employes, \$175.00	4,709 41	
Taxes on premiums, \$1,494.59; internal revenue, \$424.11	1,918 70	
Insurance department fees and agents' licenses.	959 23	
Municipal licenses	196 28	
Advertising, printing and stationery.....	62 46	
Miscellaneous expenses	3,188 66	
	<hr/>	
Total disbursements	108,658 64	
	<hr/>	
Balance December 31, 1900.....	\$219,980 31	
Invested in the following:		

Ledger Assets.

Book value of bonds, \$208,562.50; stocks, \$10,- 920.00	\$219,482 50	
Cash deposited in bank.....	497 81	
	<hr/>	
Total net ledger assets as per balance.....		\$219,980 31

Non-Ledger Assets.

Interest accrued on bonds and stocks.....		1,807 82
Interest accrued on other assets.....		49 51
Market value of bonds and stocks over book value.....		28,527 50
Gross premiums in course of collection.....	\$5,443 73	
Deduct cost of collection, commission, etc.....	816 56	
	<hr/>	
Net amount of uncollected premiums.....		4,627 17
	<hr/>	
Gross assets		\$254,992 31

Liabilities.

Losses adjusted and unpaid.....	\$530 39	
Losses unadjusted and reported.....	15,798 61	
	<hr/>	
Total	\$16,329 00	
Deduct re-insurance thereon.....	10,805 25	
	<hr/>	
Net amount of unpaid losses.....		\$5,523 75
Unearned premiums on fire risks, one year or less	\$37,898 30	
Unearned premiums on fire risks, more than one year	6,603 17	
	<hr/>	
Total unearned premiums.....		44,501 47
	<hr/>	
Total liabilities except capital.....		\$50,025 22
Paid-up capital		200,000 00
Surplus over capital.....		4,967 09
	<hr/>	
Total		\$254,992 31

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$9,016,935	\$88,945 96
Written or renewed in 1900.....	11,551,738	113,410 31
	<hr/>	
Total	\$20,568,673	\$202,356 27

Deduct risks expired and terminated.....	\$11,950,818	\$113,550 44
In force at the end of the year.....	\$8,617,855	\$88,805 83
Deduct amount re-insured.....	115,660	1,387 09
Net amount in force.....	\$8,502,195	\$87,418 74

General Interrogatories.

Losses incurred during the year.....	\$68,279 76
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Business in New Jersey in 1900.

Fire risks written.....	\$354,142 00
Premiums received	3,151 63
Losses paid	5,103 11
Losses incurred	103 11
Amount at risk.....	335,892 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$696 81
Net premiums earned.....	\$88,016 58
Interest, etc., earned.....	14,548 55
Total premiums and interest earned.....	\$102,565 13
Net losses incurred.....	\$68,279 76
Expenses incurred	30,015 09
Total losses and expenses incurred.....	98,294 85
Net gain (increase in surplus) for the year.....	4,270 28
Surplus at end of year.....	\$4,967 09
Ratio of net losses incurred to net premiums earned, 77.58 per cent.	
Ratio of expenses incurred to net premiums earned, 34.09 per cent.	

WESTCHESTER FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated March 14, 1837.

Commenced business (joint stock plan) January 1, 1870.

GEORGE R. CRAWFORD, *President.*MORRELL O. BROWN, *Secretary.*

PAID-UP CAPITAL, \$300,000.

Balance of net ledger assets, December 31, 1899..... \$2,257,808 84

Income During the Year.

Fire.

Gross cash premiums..... \$1,943,705 53

Deduct re-insurance, &c..... 417,702 20

Net cash received for premiums..... \$1,526,003 33

Rents from company's property..... 1,563 25

Interest on mortgage loans..... 34,459 21

Interest on bonds and dividends on stocks..... 78,404 74

Profit on sale or maturity of ledger assets..... 10,227 50

Total income 1,650,658 03

Total \$3,908,466 87

Disbursements During the Year.

Fire.

Gross amount paid for losses..... \$1,034,843 00

Deduct salvage and re-insurance.. 147,390 56

Net amount paid for losses..... \$887,452 44

Cash paid stockholders for interest or dividends
(amount declared during the year, \$48,000) 48,000 00

Commissions or brokerage to agents..... 333,399 89

Rents 3,125 08

Salaries, fees and all other charges of officers,

\$41,000.00; clerks, \$28,111.85; other employes,

\$41,922.85 111,034 70

Taxes on premiums, \$27,483.58; on real estate,
\$3,613.93 31,097 51

Insurance department fees and agents' licenses.. 7,469 49

Municipal licenses, \$3,070.35; tax on franchise,
\$1,864.49 4,934 84

Advertising, printing and stationery..... 24,374 44

Miscellaneous expenses 113,676 14

Total disbursements 1,564,564 53

Balance December 31, 1900..... \$2,343,902 34

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$225,047 64	
Mortgage loans on real estate, first liens.....	588,962 50	
Book value of bonds, \$486,476.39; stocks, \$921,- 023.25	1,407,499 64	
Cash deposited in bank.....	122,392 56	
		<hr/>
Total net ledger assets as per balance.....	\$2,343,902 34	

Non-Ledger Assets.

Interest due and accrued on mortgages.....	10,739 50	
Market value of bonds and stocks over book value.....	374,950 36	
Gross premiums in course of collection.....	\$275,470 74	
Deduct cost of collection, commission, &c.....	62,254 26	
		<hr/>
Net amount of uncollected premiums.....	213,216 48	
Premiums more than three months due.....	15,393 14	
		<hr/>
Gross assets	\$2,942,808 68	

Items Not Admitted.

Depreciation from book value of real estate, to bring same to market value	47 64	
		<hr/>
Total admitted assets.....	\$2,942,761 04	

Liabilities.

Losses adjusted and unpaid.....	\$38,070 89	
Losses unadjusted and reported.....	102,636 73	
Losses resisted	7,950 00	
		<hr/>
Total	\$148,657 62	
Deduct re-insurance thereon.....	15,515 38	
		<hr/>
Net amount of unpaid losses.....	\$133,142 24	
Unearned premiums on fire risks, one year or less	\$516,814 01	
Unearned premiums on fire risks, more than one year	773,546 43	
		<hr/>
Total unearned premiums.....	1,290,360 44	
		<hr/>
Total liabilities except capital.....	\$1,423,502 68	
Paid-up capital	300,000 00	
Surplus over capital	1,219,258 36	
		<hr/>
Total	\$2,942,761 04	

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$243,988,834	\$2,363,362 11
Written or renewed in 1900.....	197,897,634	1,972,144 56
Total	\$441,886,468	\$4,335,506 67
Deduct risks expired and terminated.....	139,468,551	1,626,810 88
In force at the end of the year.....	\$302,417,917	\$2,708,695 79
Deduct amount re-insured.....	23,181,085	209,755 56
Net amount in force.....	\$279,236,832	\$2,498,940 23

General Interrogatories.

Losses incurred during the year.....	\$895,128 28
Company's stock owned by the directors at par value.....	97,200 00

Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$11,500 00	\$22,491 58
Oregon	57,500 00	5,047 56
Virginia	16,000 00	13,326 71
	\$85,000 00	\$40,865 85

Business in New Jersey in 1900.

Fire risks written.....	\$8,111,101 00
Premiums received	76,401 21
Losses paid	46,278 34
Losses incurred	49,257 45
Amount at risk.....	12,166,657 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,194,160 37
Net premiums earned.....	\$1,366,935 31
Interest, etc., earned.....	221,136 26
Total premiums and interest earned.....	\$1,588,071 57
Net losses incurred.....	\$896,944 53
Expenses incurred	618,029 05
Total losses and expenses incurred.....	1,514,973 58
Net gain for the year.....	\$73,097 99

FIRE AND FIRE-MARINE

Dividends incurred	\$48,000 00
Increase in surplus for the year.....	\$25,097 99
Surplus at end of year.....	\$1,219,258 36
Ratio of net losses incurred to net premiums earned, 65.66 per cent.	
Ratio of expenses incurred to net premiums earned, 45.24 per cent.	

WESTERN INSURANCE COMPANY.

PITTSBURGH, PA.

Incorporated March 20, 1849.

Commenced business May 1, 1849.

JOHN B. JACKSON, *President*.D. DALLAS HARE, *Secretary*.

PAID-UP CAPITAL, \$300,000.

Balance of net ledger assets, December 31, 1899..... \$469,820 26

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums.	\$240,883 30	\$169 15	
Deduct re-insurance, etc	49,160 38	.....
Net cash received for premiums.	\$191,722 92	\$169 15	\$191,892 07
Rents from company's property (including \$4,000 for company's use of own buildings).....			5,100 00
Interest on mortgage loans.....			10,381 50
Interest on bonds and dividends on stocks.....			9,573 97
Interest from all other sources.....			490 82
Cash over			84 77
Total income.....			217,523 13
Total			\$687,343 39

Disbursements During the Year.

Fire.

Gross amount paid for losses....	\$195,337 37
Deduct salvage and re-insurance.	7,924 57

Net amount paid for losses.....	\$187,412 80
Commissions or brokerage to agents.....	43,320 41
Rents	4,000 00
Salaries, fees and all other charges of officers, \$7,425.01; clerks, \$2,848.63.....	10,273 64
Taxes on premiums, \$2,893.06; on real estate, \$1,396.84; internal revenue, \$1,072.78.....	5,362 68
Insurance department fees and agents' licenses.	759 85
Tax on franchise,.....	782 10
Advertising, printing and stationery.....	2,541 90
Repairs and expenses on real estate.....	885 16
Miscellaneous expenses	4,681 86

Total disbursements \$260,020 40

Balance December 31, 1900..... \$427,322 99

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$45,000 00
Mortgage loans on real estate, first liens.....	197,250 00
Book value of bonds, \$168,615.00; stocks, \$500.00.	169,115 00
Cash in company's office.....	1,564 15
Cash deposited in bank.....	16,630 56

Total	\$429,559 71
Deduct ledger liabilities.....	2,236 72

Total net ledger assets as per balance..... \$427,322 99

Non-Ledger Assets.

Interest due and accrued on mortgages.....	3,136 75
Interest accrued on bonds and stocks.....	637 50
Rents accrued on company's property or lease.....	150 00
Market value of real estate over book value.....	17,000 00
Market value of bonds and stocks over book value.....	16,190 00
Gross premiums in course of collection.....	\$36,256 93
Deduct cost of collection, commission, etc.....	7,481 59

Net amount of uncollected premiums..... 28,775 34

Gross assets \$493,212 58

Liabilities.

Losses adjusted and unpaid.....	\$5,238 00	
Losses unadjusted and reported.....	9,585 25	
Losses resisted	2,650 00	
	<hr/>	
Total	\$17,473 25	
Deduct re-insurance thereon.....	21 62	
	<hr/>	
Net amount of unpaid losses.....		\$17,451 63
Unearned premiums on fire risks, one year or less	\$60,863 48	
Unearned premiums on fire risks, more than one year	84,853 62	
	<hr/>	
Total unearned premiums.....		145,717 10
	<hr/>	
Total liabilities except capital.....		\$163,168 73
Paid-up capital		300,000 00
Surplus over capital.....		30,043 85
	<hr/>	
Total		\$493,212 58

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$27,477,857	\$295,619 56
Written or renewed in 1900.....	22,473 399	242,151 00
	<hr/>	
Total	\$49,951,256	\$537,770 56
Deduct risks expired and terminated.....	22,161,734	236,323 75
	<hr/>	
In force at the end of the year.....	\$27,789,522	\$301,446 81
Deduct amount re-insured.....	1,644,952	16,027 49
	<hr/>	
Net amount in force.....	\$26,144,570	\$285,419 32

	Marine and Inland Risks.	Premiums.
Written or renewed in 1900.....	\$33,838	\$273 60
Deduct risks expired and terminated.....	33,838	273 60

General Interrogatories.

Losses incurred during the year, fire.....	\$155,895 80
Company's stock owned by the directors at par value.....	51,500 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....		\$39,202 50
Net premiums earned.....	\$193,286 09	
Interest, etc., earned.....	25,545 30	
<hr/>		
Total premiums and interest earned.....	\$218,831 39	
Net losses incurred.....	\$157,664 44	
Expenses incurred	70,325 60	
<hr/>		
Total losses and expenses incurred.....	227,990 04	
<hr/>		
Net loss (decrease in surplus) for the year.....		9,158 65
<hr/>		
Surplus at end of year.....		\$30,043 85
Ratio of net losses incurred to net premiums earned, 81.57 per cent.		
Ratio of expenses incurred to net premiums earned, 36.38 per cent.		

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

BROOKLYN, N. Y.

Incorporated March, 1853.

Commenced business March, 1853.

MARSHALL S. DRIGGS, *President*.FREDERICK H. WAY, *Secretary*.

PAID-UP CAPITAL, \$250,000.

Balance of net ledger assets, December 31, 1899..... \$1,850,592 91

Income During the Year,

		Fire.
Gross cash premiums.....	\$793,731 30	
Deduct re-insurance, &c.....	128,234 17	
<hr/>		
Net cash received for premiums.....	\$665,497 13	
Rents from company's property (including \$15,- 500.00 for company's use of own building)...	41,208 39	
Interest on mortgage loans.....	13,995 73	
Interest on collateral loans.....	997 50	
Interest on bonds and dividends on stocks.....	42,428 60	
Profit on sale or maturity of ledger assets.....	33,911 83	
<hr/>		
Total income		798,039 24
<hr/>		
Total		\$2,648,632 15

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$400,579 34	
Deduct salvage and re-insurance..	30,690 48	
<hr/>		
Net amount paid for losses.....	\$369,888 86	
Cash paid stockholders for interest or dividends (amount declared during the year, \$60,000)	59,286 00	
Commissions or brokerage to agents.....	170,531 17	
Rents (including \$15,500.00 for company's use of own buildings)	17,200 00	
Salaries, fees and all other charges of officers, clerks and other employees.....	74,709 40	
Taxes on premiums, \$8,651.17; on real estate, \$11,443.06	20,094 23	
Insurance department fees and agents' licenses..	3,234 61	
Municipal licenses	1,453 86	
Advertising, printing and stationery.....	5,090 01	
Legal expenses	25 00	
Repairs and expenses on real estate.....	11,844 84	
Miscellaneous expenses	38,123 17	
Loss on sale or maturity of ledger assets.....	450 00	
<hr/>		
Total disbursements	\$771,931 15	
<hr/>		
Balance December 31, 1900.....	\$1,876,701 00	

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$629,000 00	
Mortgage loans on real estate, first liens.....	243,900 00	
Loans secured by pledge of bonds, stocks or other collaterals	22,500 00	
Book value of bonds, \$175,108.53; stocks, \$790,- 726.05	965,834.58	
Cash in company's office.....	2,582 24	
Cash deposited in bank.....	12,884 18	
<hr/>		
Total net ledger assets as per balance.....	\$1,876,701 00	

Non-Ledger Assets.

Interest due and accrued on mortgages.....	1,751 00	
Interest accrued on bonds and stocks.....	5,038 90	
Interest accrued on collateral loans.....	94 00	
Rents due and accrued on company's property or lease.....	6,845 51	
Market value of bonds and stocks over book value.....	69,865 42	

Gross premiums in course of collection.....	\$102,601 89	
Deduct cost of collection, commission, &c.....	18,598 68	
Net amount of uncollected premiums.....		\$84,003 21
Premiums more than three months due.....	\$251 31	
Gross assets		\$2,045,199 04

Liabilities

Losses adjusted and unpaid.....	\$14,954 05	
Losses unadjusted and reported.....	34,653 95	
Losses resisted	2,846 15	
Total	\$52,454 15	
Deduct re-insurance thereon.....	4,183 57	
Net amount of unpaid losses.....		\$48,270 58
Unearned premiums on fire risks, one year or less	\$210,234 81	
Unearned premiums on fire risks, more than one year	405,856 20	
Total unearned premiums.....		616,091 01
Dividends to stockholders unpaid.....		1,996 00
Salaries, rent, taxes and miscellaneous expenses due and accrued		5,875 78
Re-insurance premiums		2,071 05
Total liabilities except capital.....		\$674,304 42
Paid-up capital		250,000 00
Surplus over capital.....		1,120,894 62
Total		\$2,045,199 04

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$143,047,895	\$1,198,718 95
Written or renewed in 1900.....	86,782,294	816,428 77
Total	\$229,830,189	\$2,015,147 72
Deduct risks expired and terminated.....	80,509,505	715,755 66
In force at the end of the year.....	\$149,320,684	\$1,299,392 06
Deduct amount re-insured.....	8,137,267	80,121 59
Net amount in force.....	\$141,183,417	\$1,219,270 47

General Interrogatories.

Losses incurred during the year.....	\$365,023 73
Company's stock owned by the directors at par value.....	47,800 00
Loaned to officers and directors.....	35,000 00

Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$11,400 00	\$13,241 14
Virginia	13,500 00	6,554 58
	<hr/> \$24,900 00	<hr/> \$19,795 72

Business in New Jersey in 1900.

Fire risks written	\$2,886,771 00
Premiums received	21,795 48
Losses paid	14,168 32
Losses incurred	16,975 72
Amount at risk.....	6,013,496 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,089,654 43
Net premiums earned.....	\$652,751 11
Interest, etc., earned.....	126,271 35
	<hr/>
Total premiums and interest earned.....	\$779,022 46
Net losses incurred.....	\$365,020 73
Expenses incurred	322,761 54
	<hr/>
Total losses and expenses incurred.....	687,782 27
	<hr/>
Net gain for the year.....	\$91,240 19
Dividends incurred	60,000 00
	<hr/>
Increase in surplus for the year.....	31,240 19
	<hr/>
Surplus at end of year.....	\$1,120,894 62
Ratio of net losses incurred to net premiums earned, 55.92 per cent.	
Ratio of expenses incurred to net premiums earned, 49.44 per cent.	

UNITED STATES BRANCHES

—OF—

**FOREIGN FIRE AND FIRE-MARINE
INSURANCE COMPANIES.**

**Abstracts of Annual Statements for the Year Ending
December 31, 1900.**

UNITED STATES BRANCHES

OF

Foreign Fire and Fire-Marine Insurance Companies.

AACHEN AND MUNICH FIRE INSURANCE COMPANY.

AIX-LA-CHAPELLE, GERMANY.

Commenced business in United States, 1895.

WEED & KENNEDY, *Resident Managers*, New York City.

Balance of net ledger assets, December 31, 1899..... \$783,997 91

Income During the Year.

	Fire.	
Gross cash premiums.....	\$723,335 27	
Deduct re-insurance, &c.....	180,718 66	
<hr/>		
Net cash received for premiums.....	\$542,616 61	
Interest on bonds.....	23,020 00	
Interest from all other sources.....	532 24	
Profit on sale or maturity of ledger assets....	4,843 75	
Profit and loss.....	99 36	
Received from home office.....	5,467 16	
<hr/>		
Total income		576,579 12
<hr/>		
Total		\$1,360,577 03

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$402,363 69	
Deduct salvage and re-insurance.	45,508 52	
<hr/>		
Net amount paid for losses.....		\$356,855 17
26 F & M	(401)	

UNITED STATES BRANCHES OF

Commissions or brokerage to agents.....	\$106,872 87
Rents	3,558 08
Salaries, fees and all other charges of officers, \$29,403.56; clerks, \$20,339.72; other employes, \$20,095.52	69,838 80
Taxes on premiums.....	13,639 35
Insurance department fees and agents' licenses.	4,103 19
Municipal licenses, \$481.49; tax on franchise, \$438.84	920 33
Advertising, printing and stationery.....	8,112 97
Legal expenses	714 50
Furniture and fixtures.....	902 44
Miscellaneous expenses	29,106 65
Remitted to home office.....	11,746 08

Total disbursements	\$606,370 43
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Balance December 31, 1900.....	\$754,206 60
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Invested in the following:

Ledger Assets.

Book value of bonds.....	\$677,096 25
Cash in company's office.....	40 08
Cash deposited in bank.....	75,345 66
Bills receivable.....	1,787 43
Agents' debit balances.....	1,378 84
Total	\$755,648 26

Ledger Liabilities.

Agents' credit balances.....	1,441 66
------------------------------	----------

Total net ledger assets as per balance.....	\$754,206 60
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Non-Ledger Assets.

Interest accrued on bonds.....	920 00
Market value of bonds over book value.....	64,431 25
Gross premiums in course of collection.....	\$113,387 91
Deduct cost of collection, commission, &c.....	16,245 78

Net amount of uncollected premiums.....	97,142 13
Premiums more than three months due.....	\$1,170 97

Gross assets	\$916,699 98
--------------------	--------------

Liabilities.

Losses adjusted and unpaid.....	\$3,848 03	
Losses unadjusted and reported.....	49,902 82	
Losses resisted	4,640 99	
	<hr/>	
Total	\$58,391 84	
Deduct re-insurance thereon.....	4,361 99	
	<hr/>	
Net amount of unpaid losses.....		\$54,029 85
Unearned premiums on fire risks, one year or less	\$241,219 62	
Unearned premiums on fire risks, more than one year	126,536 82	
	<hr/>	
Total unearned premiums.....		367,756 44
Return premiums		13,163 33
Re-insurance premiums		2,476 09
All other liabilities.....		389 84
	<hr/>	
Total liabilities except deposit capital.....		\$437,815 55
Deposit capital		200,000 00
Surplus over deposit capital.....		278,884 43
	<hr/>	
Total		\$916,699 98

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$50,124,854	\$645,574 62
Written or renewed in 1900.....	59,521,885	766,359 55
	<hr/>	
Total	\$109,646,739	\$1,411,934 17
Deduct risks expired and terminated.....	49,618,425	632,514 55
	<hr/>	
In force at the end of the year.....	\$60,028,314	\$779,419 62
Deduct amount re-insured.....	5,150,099	66,156 63
	<hr/>	
Net amount in force.....	\$54,878,215	\$713,262 99

General Interrogatories.

Losses incurred during the year.....		\$356,929 09
Amounts deposited for the exclusive protection of policyholders in other States or countries:		
State or Country.	Value of Deposits.	Liabilities.
Oregon	\$69,125 00	\$14,127 67

UNITED STATES BRANCHES OF

Business in New Jersey in 1900.

Fire risks written.....	\$1,051,471 00
Premiums received	14,380 42
Losses paid	23,378 34
Losses incurred	14,577 48

Underwriting and Investment Exhibit for the Year 1900

Surplus at beginning of year.....	\$324,349 33
Net premiums earned.....	\$520,543 80
Interest, etc., earned.....	44,634 10
Total premiums and interest earned.....	\$565,177 90
Net losses incurred.....	\$356,929 09
Expenses incurred	247,434 79
Total losses and expenses incurred.....	604,263 88
Net loss for the year.....	\$39,185 98
Remitted to home office in excess of amount received	6,278 92
Decrease in surplus for the year.....	45,464 90
Surplus at end of year.....	\$278,884 43
Ratio of net losses incurred to net premiums earned, 68.57 per cent.	
Ratio of expenses incurred to net premiums earned, 47.57 per cent.	

ALLIANCE ASSURANCE COMPANY.

LONDON, ENGLAND.

Commenced business in United States, 1892.

WEED & KENNEDY, *Resident Managers*, New York City.

Balance of net ledger assets, December 31, 1899.....	\$817,359 49
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Income During the Year.

Fire.	
Gross cash premiums.....	\$263,293 12
Deduct re-insurance, &c.....	55,909 05
Net cash received for premiums.....	\$207,384 07

Rents from company's property (including \$1,810.79 for company's use of own buildings)	\$13,687 50	
Interest on bonds.....	18,900 00	
Interest from all other sources.....	191 93	
Received from home office.....	15,731 00	
	<hr/>	
Total income		\$255,894 50
		<hr/>
Total		\$1,073,253 99

Disbursements During the Year.

	Fire.	
Gross amount paid for losses...	\$102,234 88	
Deduct salvage and re-insurance.	3,883 13	
	<hr/>	
Net amount paid for losses.....	\$98,351 75	
Commissions or brokerage to agents.....	48,552 90	
Rents	1,810 79	
Salaries, fees and all other charges of officers, \$8,444.29; clerks, \$5,790.77.....	14,235 06	
Taxes on premiums, \$1,330.80; on real estate, \$1,497.64; on other investments, \$126.56; in- ternal revenue, \$726.31.....	3,681 31	
Insurance department fees and agents' licenses..	569 35	
Municipal licenses, \$450.95; tax on franchise, \$97.50	548 45	
Advertising, printing and stationery.....	2,077 33	
Legal expenses	339 76	
Repairs and expenses on real estate.....	4,063 86	
Miscellaneous expenses	9,587 67	
Remitted to home office.....	73,659 13	
	<hr/>	
Total disbursements		257,477 36
		<hr/>
Balance December 31, 1900.....		\$815,776 63

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$173,170 87	
Book value of bonds.....	599,029 11	
Cash deposited in bank.....	42,876 23	
Bills receivable	231 00	
Agents' debit balances.....	469 42	
	<hr/>	
Total net ledger assets as per balance.....		\$815,776 63

Non-Ledger Assets.

Interest accrued on bonds.....		\$4,250 00
Rents accrued on company's property or lease.....		475 00
Market value of bonds over book value.....		13,720 89
Gross premiums in course of collection.....	\$37,440 29	
Deduct cost of collection, commission, &c.....	6,540 09	
		<hr/>
Net amount of uncollected premiums.....		30,900 20
Premiums more than three months due.....	\$1,783 29	
		<hr/>
Gross assets		\$865,122 72

Liabilities.

Losses unadjusted and reported.....		\$5,287 41
Unearned premiums on fire risks, one year or less	\$86,220 49	
Unearned premiums on fire risks, more than one year	47,089 94	
		<hr/>
Total unearned premiums.....		\$133,310 43
Return premiums		1,671 53
Re-insurance premiums		275 55
		<hr/>
Total liabilities except deposit capital.....		\$140,544 92
Deposit capital		200,000 00
Surplus over deposit capital.....		524,577 80
		<hr/>
Total		\$865,122 72

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$18,964,928	\$248,846 06
Written or renewed in 1900.....	21,534,111	265,569 77
		<hr/>
Total	\$40,499,039	\$514,415 83
Deduct risks expired and terminated.....	18,636,693	222,830 52
		<hr/>
In force at the end of the year.....	\$21,862,346	\$291,585 31
Deduct amount re-insured.....	1,403,423	17,360 81
		<hr/>
Net amount in force.....	\$20,458,923	\$274,224 50

General Interrogatories.

Losses incurred during the year.....	\$101,781 16
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Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Oregon	\$57,750 00	\$7,007 52

Business in New Jersey in 1900.

Fire risks written.....	\$535,264 00
Premiums received	5,282 99
Losses paid	1,141 99
Losses incurred	1,141 99

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$534,277 90
Net premiums earned.....	\$194,743 22
Interest, etc., earned.....	34,967 93
<hr/>	
Total premiums and interest earned.....	\$229,711 15
Net losses incurred.....	\$101,781 16
Expenses incurred	79,701 96
<hr/>	
Total losses and expenses incurred.....	181,483 12
<hr/>	
Net gain for the year.....	\$48,228 03
Remitted to home office in excess of amount re- ceived	57,928 13
<hr/>	
Decrease in surplus for the year.....	9,700 10
<hr/>	
Surplus at end of year.....	\$524,577 80
Ratio of net losses incurred to net premiums earned, 52.26 per cent.	
Ratio of expenses incurred to net premiums earned, 40.92 per cent.	

ATLAS ASSURANCE COMPANY.

LONDON, ENGLAND.

Commenced business in United States, 1886.

J. M. NEUBERGER, *Resident Manager*, Chicago Ill.

Balance of net ledger assets, December 31, 1899.....	\$822,836 63
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Income During the Year.

Fire.

Gross cash premiums.....	\$1,055,732 09
Deduct re-insurance, &c.....	321,960 33

Net cash received for premiums.....	\$733,771 76
Deposit premiums received on perpetual risks....	292 50
Interest on bonds.....	28,670 09
Interest from all other sources.....	393 64
Profit on sale or maturity of ledger assets.....	36,750 00
Received from home office.....	105,394 81

Total income	\$905,272 80
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Total	\$1,728,109 43
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Disbursements During the Year.

Fire.

Gross amount paid for losses.....	\$635,985 18
Deduct salvage and re-insurance..	135,227 29

Net amount paid for losses.....	\$500,757 89
Commissions or brokerage to agents.....	145,709 89
Salaries and allowances to agents.....	3,802 40
Rents	4,425 27
Salaries, fees and all other charges of officers, \$26,993.90; clerks, \$19,820.43.....	46,814 33
Taxes on premiums.....	15,501 85
Insurance department fees and agents' licenses..	4,284 82
Municipal licenses, \$3,623.29; tax on franchise, \$370.40	3,993 69
Advertising, printing and stationery.....	7,822 91
Legal expenses	619 02
Furniture and fixtures	843 41
Miscellaneous expenses	48,950 79
Remitted to home office.....	86,570 99

Total disbursements	870,097 26
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Balance December 31, 1900.....	\$858,012 17
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Invested in the following:

Ledger Assets.

Book value of bonds.....	\$831,650 00
Cash in company's office.....	3,324 75
Cash deposited in bank.....	20,312 51
Bills receivable	209 69
Agents' debit balances.....	344 09
Due from other companies for re-insurance on losses paid	2,171 13

Total net ledger assets as per balance..... \$858,012 17

Non-Ledger Assets.

Interest accrued on bonds.....	7,891 67
Market value of bonds over book value.....	65,945 00
Gross premiums in course of collection.....	\$112,066 69
Deduct cost of collection, commission, &c.....	21,550 16

Net amount of uncollected premiums..... 90,516 53
 Premiums more than three months due..... \$575 01

Gross assets \$1,022,365 37

Items Not Admitted.

Depreciation from book values of above net ledger assets, to
 bring same to market value, bank balance..... 742 73

Total admitted assets..... \$1,021,622 64

Liabilities.

Losses adjusted and unpaid.....	\$9,632 80
Losses unadjusted and reported.....	58,038 04
Losses resisted	6,549 07

Total \$74,219 91
 Deduct re-insurance thereon..... 10,398 68

Net amount of unpaid losses..... \$63,821 23
 Unearned premiums on fire risks, one year or
 less \$284,543 40
 Unearned premiums on fire risks, more than one
 year 232,247 12

Total unearned premiums..... 516,790 52
 Amount reclaimable on perpetual fire policies..... 4,084 80
 Commissions and brokerage on premiums paid..... 1,851 20

Total liabilities except deposit capital..... \$586,547 75

Deposit capital	\$200,000 00
Surplus over deposit capital.....	235,074 89
Total	<u>\$1,021,622 64</u>

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$105,025,025	\$1,117,745 11
Written or renewed in 1900.....	101,121,213	1,033,627 35
Total	<u>\$206,146,238</u>	<u>\$2,151,372 46</u>
Deduct risks expired and terminated.....	100,009,200	970,133 26
In force at the end of the year.....	<u>\$106,137,038</u>	<u>\$1,181,239 20</u>
Deduct amount re-insured.....	13,555,006	149,117 31
Net amount in force.....	<u>\$92,582,032</u>	<u>\$1,032,121 89</u>
Perpetual risks in force (not included above)..	111,447	4,299 79

General Interrogatories.

Losses incurred during the year.....	\$481,516 36
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Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
New Mexico	\$10,570 00	\$6,110 23
Ohio	106,000 00	26,645 26
Oregon	53,000 00	7,888 15
	<u>\$169,570 00</u>	<u>\$40,643 64</u>

Business in New Jersey in 1900.

Fire risks written.....	\$3,012,892 00
Premiums received	27,833 02
Losses paid	22,011 38
Losses incurred	24,357 06
Amount at risk.....	<u>3,666,771 00</u>

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$229,930 17
Net premiums earned.....	\$704,687 55
Interest, etc., earned.....	39,188 73
Total premiums and interest earned.....	<u>\$743,876 28</u>

Net losses incurred.....	\$495,184 57
Expenses incurred	262,370 81
<hr/>	
Total losses and expenses incurred.....	\$757,555 38
<hr/>	
Net loss for the year.....	\$13,679 10
Received from home office in excess of amount remitted	18,823 82
<hr/>	
Increase in surplus for the year.....	\$5,141 72
<hr/>	
Surplus at end of year.....	\$235,074 89
Ratio of net losses incurred to net premiums earned, 70.27 per cent.	
Ratio of expenses incurred to net premiums earned, 37.23 per cent.	

BALOISE FIRE INSURANCE COMPANY.

BASLE, SWITZERLAND.

Commenced business in the United States June 1, 1891.

WEED & KENNEDY, *Resident Managers*, New York City.

Balance of net ledger assets, December 31, 1899..... \$743,172 04

Income During the Year.

	Fire.
Gross cash premiums.....	\$523,802 18
Deduct re-insurance, &c.....	143,410 46
<hr/>	
Net cash received for premiums.....	\$380,391 72
Interest on bonds.....	23,887 12
Interest from all other sources.....	99 99
<hr/>	
Total income	404,378 83
<hr/>	
Total	\$1,147,550 87

Disbursements During the Year.

	Fire.
Gross amount paid for losses.....	\$299,083 93
Deduct salvage and re-insurance.	20,102 27
<hr/>	
Net amount paid for losses.....	\$278,981 66

UNITED STATES BRANCHES OF

Commissions or brokerage to agents.....	\$122,993 78	
Salaries, fees and all other charges of officers..	1,500 00	
Taxes on premiums.....	2,069 72	
Insurance department fees and agents' licenses.	360 26	
Municipal licenses, \$107.25; tax on franchise, \$7.96	115 21	
Advertising, printing and stationery.....	329 72	
Legal expenses	113 01	
Miscellaneous expenses	945 76	
Loss on sale or maturity of ledger assets.....	81 25	
Remitted to home office.....	3,623 12	
<hr/>		
Total disbursements		\$411,113 49
<hr/>		
Balance December 31, 1900.....		\$736,437 38
Invested in the following:		
Ledger Assets.		
Book value of bonds.....	\$618,099 54	
Cash in company's office.....	359 48	
Cash deposited in bank.....	117,978 36	
<hr/>		
Total net ledger assets as per balance.....		\$736,437 38
Non-Ledger Assets.		
Interest accrued on bonds.....		1,166 67
Market value of bonds over book value.....		32,525 46
Gross premiums in course of collection.....	\$66,159 21	
Deduct cost of collection, commission, &c.....	17,567 47	
<hr/>		
Net amount of uncollected premiums.....		48,591 74
Premiums more than three months due.....	\$1,872 12	
<hr/>		
Gross assets		\$818,721 25
Liabilities.		
Losses adjusted and unpaid.....	\$15,357 88	
Losses unadjusted and reported.....	21,327 15	
Losses resisted	3,985 68	
<hr/>		
Total	\$40,670 71	
Deduct re-insurance thereon.....	3,824 42	
<hr/>		
Net amount of unpaid losses.....		\$36,846 29
Unearned premiums on fire risks, one year or less	\$153,512 63	
Unearned premiums on fire risks, more than one year	68,784 15	
<hr/>		
Total unearned premiums.....		222,296 78

Return premiums	\$11,213 44
Re-insurance premiums	2,341 49
All other liabilities.....	564 36
<hr/>	
Total liabilities except deposit capital.....	\$273,262 36
Deposit capital	200,000 00
Surplus over deposit capital.....	345,458 89
<hr/>	
Total	\$818,721 25

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$39,038,481	\$441,443 02
Written or renewed in 1900.....	42,807,528	502,379 54
<hr/>		
Total	\$81,846,009	\$943,822 56
Deduct risks expired and terminated.....	42,627,619	478,544 92
<hr/>		
In force at the end of the year.....	\$39,218,390	\$465,277 64
Deduct amount re-insured.....	2,394,681	28,118 21
<hr/>		
Net amount in force.....	\$36,823,709	\$437,159 43

General Interrogatories.

Losses incurred during the year.....	\$254,353 25
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Business in New Jersey in 1900.

Fire risks written.....	\$740,607 00
Premiums received	9,594 53
Losses paid	23,310 41
Losses incurred	17,099 14

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$325,114 61
Net premiums earned.....	\$364,855 15
Interest, etc., earned.....	38,718 36
<hr/>	
Total premiums and interest earned.....	\$403,573 51
Net losses incurred.....	\$254,368 02
Expenses incurred	125,238 09
<hr/>	
Total losses and expenses incurred.....	379,606 11
<hr/>	
Net gain for the year.....	\$23,967 40

UNITED STATES BRANCHES OF

Remitted to home office.....	\$3,623 12	
Increase in surplus for the year.....		\$20,344 28
Surplus at end of year.....		\$345,458 89
Ratio of net losses incurred to net premiums earned, 69.71 per cent.		
Ratio of expenses incurred to net premiums earned, 34.32 per cent.		

BRITISH AMERICA ASSURANCE COMPANY.

TORONTO, CANADA.

Commenced business in United States, 1874.

GEORGE A. COX, *President*.P. H. SIMS, *Secretary*.

Balance of net ledger assets, December 31, 1899..... \$1,169,531 10

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums.....	\$1,250,405 95	\$385,587 76	
Deduct re-insurance, &c	259,645 68	115,005 24	
Net cash rec'd for prem's ..	\$990,760 27	\$270,582 52	\$1,261,342 79
Interest on bonds and dividends on stocks.....			31,114 23
Received from home office.....			38,380 27
Profit on sale or maturity of ledger assets.....			1,975 06
Total income			1,332,812 35
Total			\$2,502,343 45

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$828,688 54	\$228,128 04	
Deduct salvage and re-insurance	125,797 99	62,776 28	
Net am't paid for losses...	\$702,890 55	\$165,351 76	\$868,242 31

Commissions or brokerage to agents.....	\$230,378 76	
Salaries, fees and all other charges of officers, \$7,680.00; clerks, \$17,206.40; other employes, \$34,879.94		60,366 34
Taxes on premiums, \$19,990.14; internal revenue, \$8,823.33	28,813 47	
Insurance department fees and agents' licenses.	7,216 88	
Municipal licenses	4,383 96	
Advertising, printing and stationery.....	10,847 52	
Legal expenses	849 76	
Miscellaneous expenses	52,419 42	
		<hr/>
Total disbursements	\$1,263,518 42	
		<hr/>
Balance December 31, 1900.....	\$1,238,825 03	
Invested in the following:		

Ledger Assets.

Mortgage loans on real estate, first liens.....	\$10,000 00
Book value of bonds, \$954,344.06; stocks, \$9,- 960.00	964,304 06
Cash deposited in bank.....	86,671 40
Bills receivable	476 28
Agents' debit balances.....	177,373 29

Total net ledger assets as per balance..... \$1,238,825 03

Non-Ledger Assets.

Interest due and accrued on bonds and stocks.....	14,338 37
Market value of bonds and stocks over book value.....	3,144 70

Gross assets \$1,256,308 10

Liabilities.

Losses adjusted and unpaid.....	\$21,935 20
Losses unadjusted and reported.....	83,399 19
Losses resisted	3,598 00

Amount of unpaid losses..... \$108,932 39

Unearned premiums on fire risks, one year or less	\$387,801 76
Unearned premiums on fire risks, more than one year	271,086 72
Unearned premiums on inland navigation risks.	29,420 99
Unearned premiums on marine risks.....	1,187 39

Total unearned premiums..... 689,496 86

Total liabilities except deposit capital..... \$798,429 25

Deposit capital	\$200,000 00
Surplus over deposit capital.....	257,878 85
Total	\$1,256,308 10

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$129,158,982	\$1,190,856 64
Written or renewed in 1900.....	105,027,258	1,250,405 95
Total	\$234,186,240	\$2,441,262 59
Deduct risks expired or terminated.....	112,105,317	1,113,171 26
In force at the end of the year.....	\$122,080,923	\$1,328,091 33
Deduct amount re-insured.....	2,014,518	22,183 05
Net amount in force.....	\$120,066,405	\$1,305,908 28

	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$2,411,469	\$43,380 76
Written or renewed in 1900.....	36,916,882	385,587 76
Total	\$39,328,351	\$428,968 52
Deduct risks expired and terminated.....	37,357,413	368,939 14
In force at the end of the year.....	\$1,970,938	\$60,029 38

General Interrogatories.

Losses incurred during the year (fire, \$706,241.37; marine and inland, \$176,480.44)	\$882,721 81
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Amounts deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
California	\$117,700 00	\$30,061 75
Georgia	12,050 00	13,665 77
New Mexico	10,000 00	6,719 13
Ohio	113,375 00	39,325 79
Virginia	27,321 06	11,636 21
	\$280,446 06	\$101,408 65

Business in New Jersey in 1900.

Fire risks written.....	\$2,885,168 00
Premiums received	19,547 81
Losses paid	44,205 93
Losses incurred	39,281 32
Amount at risk	1,855,914 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$284,872 89
Net premiums earned.....	\$1,171,972 57
Interest, etc., earned.....	40,651 04
<hr/>	
Total premiums and interest earned.....	\$1,212,623 61
Net losses incurred.....	\$882,721 81
Expenses incurred	395,276 11
<hr/>	
Total losses and expenses incurred.....	1,277,997 92
<hr/>	
Net loss for the year.....	\$65,374 31
Received from home office.....	38,380 27
<hr/>	
Decrease in surplus for the year.....	26,994 04
<hr/>	
Surplus at end of year.....	\$257,878 85
Ratio of net losses incurred to net premiums earned, 75.31 per cent.	
Ratio of expenses incurred to net premiums earned, 33.72 per cent.	

CALEDONIAN INSURANCE COMPANY.

EDINBURGH, SCOTLAND.

Commenced business in United States 1890.

CHARLES H. POST, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1899..... \$1,702,812 29

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Income During the Year.

	Fire.	
Gross cash premiums.....	\$1,699,886	13
Deduct re-insurance, &c.....	471,477	72
<hr/>		
Net cash received for premiums.....	\$1,228,408	41
Interest on bonds and dividends on stocks....	62,762	90
Profit on sale or maturity of ledger assets.....	14,392	70
<hr/>		
Total income	\$1,305,564	01
<hr/>		
Total	\$3,008,376	30

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$988,840	45
Deduct salvage and re-insurance.	138,352	20
<hr/>		
Net amount paid for losses.....	\$850,488	25
Commissions or brokerage to agents.....	259,400	45
Rents	8,670	21
Salaries, fees and all other charges of officers, \$32,863.00; clerks, \$37,202.81; other employes, \$19,942.46	90,008	27
Taxes on premiums, \$26,090.39; internal revenue, \$8,173.67	34,264	06
Insurance department fees and agents' licenses.	8,761	10
Municipal licenses, \$5,238.70; tax on franchise, \$230.00	5,468	70
Advertising, printing and stationery.....	11,464	57
Legal expenses	240	48
Furniture and fixtures.....	2,927	73
Miscellaneous expenses	50,875	49
Remitted to home office.....	38,478	01
<hr/>		
Total disbursements	1,361,047	32
<hr/>		
Balance December 31, 1900.....	\$1,647,328	98
Invested in the following:		

Ledger Assets.

Book value of bonds, \$1,510,131.01; stocks, \$26,- 178.89	\$1,536,309	90
Cash in company's office.....	903	12
Cash deposited in bank.....	123,931	95
Bills receivable	493	96

Agents' debit balances.....	\$621 28
Re-insurance on losses paid.....	1,247 72
Maps and furniture.....	7,463 30
Due from other companies.....	871 78

Total \$1,671,843 01

Ledger Liabilities.

Agents' credit balances, \$2,356.10; all other, \$22,157.93	24,514 03
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Total net ledger assets as per balance..... \$1,647,328 98

Non-Ledger Assets.

Interest due and accrued on bonds and stocks.....	14,484 15
Market value of bonds and stocks over book value.....	68,350 10
Gross premiums in course of collection.....	\$164,024 98
Deduct cost of collection, commission, &c.....	35,245 85

Net amount of uncollected premiums.....	128,779 13
Premiums more than three months due.....	\$9,071 50

Gross assets \$1,858,942 36

Items Not Admitted.

Maps and furniture.....	\$7,463 30
Agents' debit balances, unsecured.....	621 28

8,084 58

Total admitted assets..... \$1,850,857 78

Liabilities.

Losses adjusted and unpaid.....	\$78,436 12
Losses unadjusted and reported.....	48,540 70
Losses resisted	11,196 12

Total	\$138,172 94
Deduct re-insurance thereon.....	25,707 48

Net amount of unpaid losses.....	\$112,465 46
Unearned premiums on fire risks, one year or less	\$468,860 54
Unearned premiums on fire risks, more than one year	450,296 74

Total unearned premiums..... 919,157 28

UNITED STATES BRANCHES OF

Reserved for contingencies.....	\$10,000 00
Total liabilities except deposit capital.....	\$1,041,622 74
Deposit capital	200,000 00
Surplus over deposit capital.....	609,235 04
Total	\$1,850,857 78

Miscellaneous.*Risks and Premiums.*

	Fire, Risks.	Premiums.
In force December 31, 1899.....	\$201,164,302	\$1,976,143 54
Written or renewed in 1900.....	156,983,363	1,702,843 15
Total	\$358,147,665	\$3,678,986 69
Deduct risks expired and terminated.....	152,761,443	1,598,166 24
In force at the end of the year.....	\$205,386,222	\$2,080,820 45
Deduct amount re-insured.....	23,791,040	259,121 00
Net amount in force.....	\$181,595,182	\$1,821,699 45

General Interrogatories.

Losses incurred during the year.....	\$796,862 52
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Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$10,575 00	\$16,415 47
Ohio	115,500 00	43,932 65
Oregon	60,875 00	3,436 29
Virginia	26,500 00	14,819 89
	\$213,450 00	\$78,604 30

Business in New Jersey in 1900.

Fire risks written.....	\$5,383,340 00
Premiums received	45,295 46
Losses paid	27,216 43
Losses incurred	30,976 04
Amount at risk.....	8,972,232 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$614,912 80
Net premiums earned.....	\$1,206,740 20
Interest, etc., earned.....	98,021 32
<hr/>	
Total premiums and interest earned.....	\$1,304,761 52
Net losses incurred.....	\$796,862 52
Expenses incurred	475,098 75
<hr/>	
Total losses and expenses incurred.....	1,271,961 27
<hr/>	
Net gain for the year.....	\$32,800 25
Remitted to home office.....	38,478 01
<hr/>	
Decrease in surplus for the year.....	5,677 76
<hr/>	
Surplus at end of year.....	\$609,235 04
Ratio of net losses incurred to net premiums earned, 66.04 per cent.	
Ratio of expenses incurred to net premiums earned, 39.37 per cent.	

COLOGNE RE-INSURANCE COMPANY.

COLOGNE, GERMANY.

Commenced business in United States, August 12, 1898.

RICHARD LEWIS, *Resident Manager*, Hartford, Conn.

Balance of net ledger assets, December 31, 1899..... \$397,843 08

Income During the Year.

	Fire.
Gross cash premiums.....	\$413,398 06
Deduct re-insurance, &c.....	64,537 45
<hr/>	
Net cash received for premiums.....	\$348,860 61
Interest on bonds.....	18,140 00
Profit on sale or maturity of ledger assets.....	15,774 25
Received from home office.....	100,000 00
<hr/>	
Total income	482,774 86
<hr/>	
Total	\$880,617 94

UNITED STATES BRANCHES OF

Disbursements During the Year.

Gross amount paid for losses.....	\$131,764 57
Commissions or brokerage to agents.....	100,083 96
Taxes on premiums.....	3,979 59
Insurance department fees and agents' licenses..	1,615 14
Miscellaneous expenses	212 90
Remitted to home office.....	126,162 83

Total disbursements	\$363,818 99
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Balance December 31, 1900.....	\$516,798 95
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Invested in the following:

Ledger Assets.

Book value of bonds.....	\$513,807 09
Cash deposited in bank.....	2,991 86
Total net ledger assets as per balance.....	\$516,798 95

Non-Ledger Assets.

Market value of bonds over book value.....	18,660 41
Gross premiums in course of collection.....	\$96,447 76
Deduct cost of collection, commission, &c.....	28,351 73
Net amount of uncollected premiums.....	68,096 03
Gross assets	\$603,555 39

Liabilities.

Losses adjusted and unpaid.....	\$8,417 60
Losses unadjusted and reported.....	39,204 00
Amount of unpaid losses.....	47,621 60
Unearned premiums on fire risks, one year or less	\$144,676 98
Unearned premiums on fire risks, more than one year	81,193 28
Total unearned premiums.....	225,870 26
Salaries, rent, taxes and miscellaneous expenses due and accrued	185 40
Total liabilities except deposit capital.....	\$273,677 26
Deposit capital	200,000 00
Surplus over deposit capital.....	129,878 13
Total	\$603,555 39

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$14,735,844	\$123,960 72
Written or renewed in 1900.....	57,593,180	459,044 70
Total	\$72,329,024	\$583,005 42
Deduct risks expired and terminated.....	26,296,596	189,361 53
In force at the end of the year.....	\$46,032,428	393,643 89

General Interrogatories.

Losses incurred during the year.....	\$169,058 81
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Business in New Jersey in 1900.

Fire risks written.....	\$4,114,082 00
Premiums received	34,041 18
Losses paid	13,403 43
Losses incurred	14,834 43
Amount at risk.....	4,037,729 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$178,197 39
Net premiums earned.....	\$237,246 67
Interest, etc., earned.....	29,368 06
Total premiums and interest earned.....	\$266,614 73
Net losses incurred.....	\$169,058 81
Expenses incurred	119,712 35
Total losses and expenses incurred.....	288,771 16
Net loss for the year.....	\$22,156 43
Remitted to home office in excess of amount received	26,162 83
Decrease in surplus for the year.....	48,319 26
Surplus at end of year.....	\$129,878 13
Ratio of net losses incurred to net premiums earned, 71.25 per cent.	
Ratio of expenses incurred to net premiums earned, 50.45 per cent.	

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

LONDON, ENGLAND.

Commenced business in United States, 1871.

A. H. WRAY, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1899..... \$3,170,430 95

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums.	\$3,140,901 62	\$101,740 40	
Deduct re-insurance, etc	646,694 54	18,557 58	
Net cash received for premiums..	\$2,494,207 08	\$83,182 82	\$2,577,389 90
Rents from company's property (including \$11,050 for company's use of own buildings)			44,561 80
Interest on mortgage loans.....			11,032 50
Interest on bonds and dividends on stocks.....			74,680 13
Profit on sale or maturity of ledger assets.....			6,529 63
Received from foreign re-insurance companies..			38,494 93
Total income			2,752,688 89
Total			\$5,923,119 84

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$1,899,872 25	\$42,284 99	
Deduct salvage and re-insurance	131,714 14	8,967 47	
Net amount paid for losses.....	\$1,768,158 11	\$33,317 52	\$1,801,475 63
Commissions or brokerage to agents.....			492,586 90
Rents (including \$11,050 for company's use of own buildings).....			21,398 25
Salaries, fees and all other charges of officers, \$25,255.63; clerks, \$67,836.61; other em- ployes, \$47,539.37.....			140,631 61

Taxes on premiums, \$48,550.94; on real estate, \$9,799.01; internal revenue, \$16,009.48.....	\$74,359 43
Insurance department fees and agents' licenses.....	11,272 61
Municipal licenses, \$7,179.06; tax on franchise, \$2,289.18	9,468 24
Advertising, printing and stationery.....	19,711 46
Legal expenses	1,136 61
Repairs and expenses on real estate.....	18,009 58
Furniture and fixtures.....	477 29
Miscellaneous expenses	92,323 05
Remitted to home office.....	101,444 79
<hr/>	
Total disbursements	\$2,784,295 45
<hr/>	
Balance December 31, 1900.....	\$3,138,824 39
Invested in the following:	

Ledger Assets.

Book value of real estate unincumbered.....	\$800,000 00
Mortgage loans on real estate, first liens.....	230,500 00
Book value of bonds, \$1,740,890.83; stocks, \$24,- 850.00	1,765,740 83
Cash in company's office.....	10,605 86
Cash deposited in bank.....	177,998 83
Bills receivable,	5,875 67
Agents' debit balances.....	5,736 67
Due from other companies for re-insurance on losses paid	143,266 53
<hr/>	
Total net ledger assets as per balance.....	\$3,138,824 39

Non-Ledger Assets.

Interest accrued on mortgages.....	4,010 41
Interest accrued on bonds and stocks.....	17,308 30
Rents accrued on company's property or lease.....	8,055 54
Market value of real estate over book value.....	88,148 69
Market value of bonds and stocks over book value.....	116,652 92
Gross premiums in course of collection.....	\$479,631 19
Deduct cost of collection, commission, &c.....	64,639 59
<hr/>	
Net amount of uncollected premiums.....	414,991 60
Premiums more than three months due.....	\$10,504 02
<hr/>	
Gross assets	\$3,787,991 85

Items Not Admitted.

Agents' debit balances, unsecured	\$891 40	
Depreciation from book values of above net ledger assets, to bring same to market value.	663 12	
		\$1,554 52
Total admitted assets.	\$3,786,437 33	

Liabilities.

Losses adjusted and unpaid.	\$145,110 00	
Losses unadjusted and reported.	150,415 00	
Losses resisted	49,500 00	
Total	\$345,025 00	
Deduct re-insurance thereon.	23,376 00	
Net amount of unpaid losses.		\$321,649 00
Unearned premiums on fire risks, one year or less	\$959,551 69	
Unearned premiums on fire risks, more than one year	980,511 07	
Unearned premiums on inland navigation risks.	17,065 96	
Total unearned premiums.		1,957,128 72
Amount reclaimable on perpetual fire policies.		97,723 54
Return premiums		4,820 62
Re-insurance premiums		2,355 95
Total liabilities except deposit capital.		\$2,383,677 83
Deposit capital		200,000 00
Surplus over deposit capital.		1,202,759 50
Total		\$3,786,437 33

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.	\$423,184,788	\$3,929,661 28
Written or renewed in 1900.	309,974,637	3,226,627 04
Total	\$733,159,425	\$7,156,288 32
Deduct risks expired and terminated.	303,424,536	3,076,165 29
In force at the end of the year.	\$429,734,889	\$4,080,123 03
Deduct amount re-insured.	28,017,211	222,799 62
Net amount in force.	\$401,717,678	\$3,857,323 41
Perpetual risks in force (not included above). .	5,193,107	108,581 71

	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$385,720	\$19,255 86
Written or renewed in 1900.....	38,509,391	102,216 47
Total	\$38,895,111	\$121,472 33
Deduct risks expired and terminated.....	38,086,015	85,259 67
In force at the end of the year.....	\$809,096	\$36,212 66
Deduct amount re-insured.....	53,000	2,080 73
Net amount in force.....	\$756,096	\$34,131 93

General Interrogatories.

Losses incurred during the year (fire, \$1,707,268.36; marine and inland, \$35,067.52; tornado, \$10,145.75)..... \$1,752,481 63

Amounts deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia.....	\$13,800 00	\$63,236 61
Ohio.....	138,000 00	99,364 26
Oregon.....	69,000 00	13,671 42
Virginia.....	69,000 00	47,073 09
	\$289,800 00	\$223,345 38

Business in New Jersey in 1900.

Fire risks written.....	\$13,047,867 00
Premiums received	92,804 60
Losses paid	100,829 62
Losses incurred	92,699 72
Amount at risk.....	24,093,792 00
Tornado risks written.....	237,605 00
Premiums received	625 43
Losses paid	224 10
Losses incurred	274 10
Amount at risk.....	1,235,946 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,125,610 16
Net premiums earned.....	\$2,641,137 55
Interest, etc., earned.....	117,697 16
Total premiums and interest earned.....	\$2,758,834 71

UNITED STATES BRANCHES OF

Net losses incurred.....	\$1,752,481 63	
Expenses incurred	866,253 88	
	<hr/>	
Total losses and expenses incurred.....	\$2,618,735 51	
	<hr/>	
Net gain for the year.....	\$140,099 20	
Remitted to home office.....	\$101,444 79	
Received from foreign reinsurance companies.....	38,494 93	
	<hr/>	62,949 86
		<hr/>
Increase in surplus for the year.....		\$77,149 34
		<hr/>
Surplus at end of year.....		\$1,202,759 50
Ratio of net losses incurred to net premiums earned, 66.35 per cent.		
Ratio of expenses incurred to net premiums earned, 32.79 per cent.		

HAMBURG-BREMEN FIRE INSURANCE COMPANY.

HAMBURG, GERMANY.

Commenced business in United States, 1873.

F. O. AFFELD, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1899..... \$1,350,006 40

Income During the Year.

Fire.

Gross cash premiums.....	\$1,622,790 74	
Deduct re-insurance, &c.....	308,781 22	
	<hr/>	
Net cash received for premiums.....	\$1,314,009 52	
Interest on bonds.....	51,158 82	
Interest from all other sources.....	2,762 07	
Income from all other sources.....	751 43	
Profit on sale or maturity of ledger assets.....	2,226 17	
	<hr/>	
Total income		1,370,908 01
		<hr/>
Total		\$2,720,914 41

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$857,500 68	
Deduct salvage and re-insurance..	63,302 06	
<hr/>		
Net amount paid for losses.....	\$794,198 62	
Commissions or brokerage to agents.....	254,582 67	
Salaries and allowances to agents.....	64,739 12	
Rents	12,292 69	
Salaries, fees and all other charges of officers, clerks and other employes.....	53,372 16	
Taxes on premiums, \$18,483.61; internal revenue, \$7,634.82	26,118 43	
Insurance department fees and agents' licenses..	4,342 89	
Municipal licenses, \$7,140.37; tax on franchise, \$2,477.75	9,618 12	
Advertising, printing and stationery.....	12,020 47	
Legal expenses	546 18	
Miscellaneous expenses	59,516 45	
Remitted to home office.....	71,237 26	
Loss on sale or maturity of ledger assets.....	427 91	
<hr/>		
Total disbursements	\$1,363,012 97	
<hr/>		
Balance December 31, 1900.....	\$1,357,901 44	

Invested in the following:

Ledger Assets.

Loans secured by pledge of bonds, stocks or other collaterals	\$65,000 00	
Book value of bonds.....	1,194,970 97	
Cash deposited in bank.....	93,724 64	
Agents' debit balances.....	4,205 83	
<hr/>		
Total net ledger assets as per balance.....	\$1,357,901 44	

Non-Ledger Assets.

Interest due and accrued on bonds.....	15,429 16	
Market value of bonds over book value.....	88,956 12	
Gross premiums in course of collection.....	\$128,894 94	
Deduct cost of collection, commission, &c.....	34,049 79	
<hr/>		
Net amount of uncollected premiums.....	94,845 15	
<hr/>		
Gross assets	\$1,557,131 87	

Items Not Admitted.

Agents' debit balances, unsecured.....	\$4,205 83
Total admitted assets.....	\$1,552,926 04

Liabilities.

Losses adjusted and unpaid.....	\$12,445 00
Losses unadjusted and reported.....	33,955 00
Losses resisted	16,550 00
Amount of unpaid losses.....	\$62,950 00
Unearned premiums on fire risks, one year or less	\$483,067 48
Unearned premiums on fire risks, more than one year	507,327 67
Total unearned premiums.....	990,395 15
Total liabilities except deposit capital.....	\$1,053,345 15
Deposit capital	200,000 00
Surplus over deposit capital.....	299,580 89
Total.....	\$1,552,926 04

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$143,002,274	\$1,733,854 82
Written or renewed in 1900.....	132,442,173	1,610,706 60
Total.....	\$275,444,447	\$3,344,561 42
Deduct risks expired and terminated.....	112,419,882	1,359,777 77
In force at the end of the year.....	\$163,024,565	\$1,984,783 65
Deduct amount re-insured.....	6,844,302	77,926 89
Net amount in force.....	\$156,180,263	\$1,906,856 76

General Interrogatories.

Losses incurred during the year.....		\$733,338 62
Amounts deposited for the exclusive protection of policyholders in other States or countries:		
State or Country.	Value of Deposits.	Liabilities.
Georgia	\$11,625 00	\$26,441 31
Oregon.....	57,750 00	16,581 37
Virginia.....	30,887 50	63,646 54
	<hr/>	
	\$100,262 50	\$106,669 22

Business in New Jersey in 1900.

Fire risks written.....	\$3,428,692 00
Premiums received	30,663 55
Losses paid	43,537 04
Losses incurred	43,177 04
Amount at risk.....	6,454,646 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$344,867 51
Net premiums earned.....	\$1,167,399 35
Interest, etc., earned.....	85,637 69
Total premiums and interest earned.....	\$1,253,037 04
Net losses incurred.....	\$733,338 62
Expenses incurred	493,747 78
Total losses and expenses incurred.....	1,227,086 40
Net gain for the year.....	\$25,950 64
Remitted to home office.....	71,237 26
Decrease in surplus for the year.....	45,286 62
Surplus at end of year.....	\$299,580 89
Ratio of net losses incurred to net premiums earned, 62.82 per cent.	
Ratio of expenses incurred to net premiums earned, 42.29 per cent.	

HELVETIA SWISS FIRE INSURANCE COMPANY,

ST. GALL, SWITZERLAND.

Commenced business in United States, 1876.

. WEED & KENNEDY, *Resident Managers*, New York City.

Balance of net ledger assets, December 31, 1899.....	\$782,536 67
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Income During the Year.

	Fire.
Gross cash premiums.....	\$632,248 52
Deduct re-insurance, &c.....	193,735 58
Net cash received for premiums.....	\$438,512 94

UNITED STATES BRANCHES OF

Interest on bonds.....	\$20,694 90	
Interest from all other sources.....	1,168 78	
Profit on sale or maturity of ledger assets.....	9,118 75	
Received from home office.....	40,000 00	
		<hr/>
Total income		\$509,495 37
		<hr/>
Total.....		\$1,292,032 04

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$394,736 62	
Deduct salvage and re-insurance,	22,939 99	
		<hr/>
Net amount paid for losses.....	\$371,796 63	
Commissions or brokerage to agents.....	120,913 23	
Salaries, fees and all other charges of officers...	3,000 00	
Taxes on premiums.....	12,469 59	
Insurance department fees and agents' licenses..	3,149 55	
Municipal licenses, \$1,260.97; tax on franchise, \$2,341.27.....	3,602 24	
Advertising, printing and stationery.....	4,725 32	
Legal expenses	145 59	
Miscellaneous expenses	8,163 80	
Remitted to home office.....	14,501 00	
		<hr/>
Total disbursements		542,466 95
		<hr/>
Balance December 31, 1900.....		\$749,565 09

Invested in the following:

Ledger Assets.

Book value of bonds.....	\$685,567 36	
Cash in company's office.....	189 16	
Cash deposited in bank.....	63,808 57	
		<hr/>
Total net ledger assets as per balance.....		\$749,565 09

Non-Ledger Assets.

Interest accrued on bonds.....	3,291 67	
Market value of bonds over book value.....	27,010 14	
Gross premiums in course of collection.....	\$87,770 47	
Deduct cost of collection, commission, &c.....	19,131 49	
		<hr/>
Net amount of uncollected premiums.....	68,638 98	
Premiums more than three months due.....	\$4,576 99	
		<hr/>
Gross assets		\$848,505 88

Liabilities.

Losses adjusted and unpaid.....	\$12,656 29	
Losses unadjusted and reported.....	18,452 15	
Losses resisted	5,250 00	
	<hr/>	
Total.....	\$36,358 44	
Deduct re-insurance thereon.....	469 94	
	<hr/>	
Net amount of unpaid losses.....		\$35,888 50
Unearned premiums on fire risks, one year or less,	\$186,376 01	
Unearned premiums on fire risks, more than one year	73,950 12	
	<hr/>	
Total unearned premiums.....		260,326 13
Commissions and brokerage on premiums paid.....		700 00
Return premiums		18,719 42
Re-insurance premiums		3,744 58
		<hr/>
Total liabilities except deposit capital.....		\$319,378 63
Deposit capital		200,000 00
Surplus over deposit capital.....		329,127 25
		<hr/>
Total.....		\$848,505 88

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums
In force December 31, 1899.....	\$50,507,006	\$519,040 71
Written or renewed in 1900.....	53,162,147	616,503 82
	<hr/>	
Total.....	\$103,669,153	\$1,135,544 53
Deduct risks expired and terminated.....	58,364,749	594,655 01
	<hr/>	
In force at the end of the year.....	\$45,304,404	\$540,889 52
Deduct amount re-insured.....	2,847,085	30,183 60
	<hr/>	
Net amount in force.....	\$42,457,319	\$510,705 92

General Interrogatories.

Losses incurred during the year.....	\$326,740 60
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Business in New Jersey in 1900.

Fire risks written.....	\$729,872 00
Premiums received	9,194 16
Losses paid	18,220 78
Losses incurred	16,309 51

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....		\$329,312 39
Net premiums earned.....	\$421,124 81	
Interest, etc., earned.....	34,551 18	
	<hr/>	
Total premiums and interest earned.....	\$455,675 99	
Net losses incurred.....	\$326,740 60	
Expenses incurred	154,619 53	
	<hr/>	
Total losses and expenses incurred.....	481,360 13	
	<hr/>	
Net loss for the year.....	\$25,684 14	
Received from home office in excess of amount remitted.....	25,499 00	
	<hr/>	
Decrease in surplus for the year.....		185 14
		<hr/>
Surplus at end of year.....		\$329,127 25
Ratio of net losses incurred to net premiums earned, 77.58 per cent.		
Ratio of expenses incurred to net premiums earned, 36.71 per cent.		

IMPERIAL INSURANCE COMPANY, LIMITED,

LONDON, ENGLAND.

Commenced business in United States, 1868.

T. D. BELFIELD, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1899..... \$1,557,450 14

Income During the Year.

	Fire.	
Gross cash premiums.....	\$1,695,597 52	
Deduct re-insurance, &c.....	409,098 05	
	<hr/>	
Net cash received for premiums.....	\$1,286,499 47	
Rents from company's property (including \$5,240 for company's use of own buildings).....	29,539 19	
Interest on bonds.....	38,790 00	
Interest from all other sources.....	765 35	

Received from home office.....	\$171,007 85	
Profit on sale or maturity of ledger assets.....	1,781 25	
	<hr/>	
Total income	\$1,528,383 11	
	<hr/>	
Total.....	\$3,085,833 25	

Disbursements During the Year.**Fire.**

Gross amount paid for losses.....	\$1,018,889 74	
Deduct salvage and re-insurance,	80,943 30	
	<hr/>	
Net amount paid for losses.....	\$937,946 44	
Commissions or brokerage to agents.....	265,307 66	
Rents (including \$5,240 for company's use of own buildings).....	9,869 79	
Salaries, fees and all other charges of officers, \$17,729.10; clerks, \$43,606.07; other employees, \$25,066.54.....	86,401 71	
Taxes on premiums, \$25,395.11; on real estate, \$18,532.46; internal revenue, \$8,577.82.....	52,505 39	
Insurance department fees and agents' licenses,	9,203 35	
Municipal licenses, \$5,602.10; tax on franchise, \$263.88.....	5,865 98	
Advertising, printing and stationery.....	11,937 48	
Legal expenses	734 84	
Repairs and expenses on real estate.....	13,027 00	
Furniture and fixtures.....	5,836 85	
Miscellaneous expenses	66,308 34	
Profit and loss.....	189 02	
Remitted to home office.....	71,572 77	
	<hr/>	
Total disbursements	1,536,706 62	
	<hr/>	
Balance December 31, 1900.....	\$1,549,126 63	

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$410,616 30	
Book value of bonds.....	1,054,148 54	
Cash in company's office.....	1,292 84	
Cash deposited in bank.....	83,068 95	
	<hr/>	
Total net ledger assets as per balance.....	\$1,549,126 63	

Non-Ledger Assets.

Interest accrued on bonds.....		\$5,091 66
Rents due and accrued on company's property or lease.....		2,559 16
Market value of real estate over book value.....		66,018 40
Market value of bonds over book value.....		65,903 96
Gross premiums in course of collection.....	\$205,657 79	
Deduct cost of collection, commission, &c.....	39,001 07	

Net amount of uncollected premiums.....		166,656 72
Premiums more than three months due.....	\$20,907 71	

Gross assets	\$1,855,356 53
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Liabilities.

Losses adjusted and unpaid.....	\$35,246 87
Losses unadjusted and reported.....	57,086 28
Losses resisted	21,845 00

Total.....	\$114,178 15
Deduct re-insurance thereon.....	2,566 59

Net amount of unpaid losses.....		\$111,611 56
Unearned premiums on fire risks, one year or less,	\$481,259 43	
Unearned premiums on fire risks, more than one year.....	454,763 37	

Total unearned premiums.....	936,022 80
Salaries, rent, taxes and miscellaneous expenses due and accrued,	750 00

Total liabilities except deposit capital.....	\$1,048,384 36
Deposit capital	200,000 00
Surplus over deposit capital.....	606,972 17

Total.....	\$1,855,356 53
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Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$173,469,513	\$1,829,519 44
Written or renewed in 1900.....	143,730,537	1,657,680 46

Total.....	\$317,200,050	\$3,487,199 90
Deduct risks expired and terminated.....	132,096,115	1,477,762 03

In force at the end of the year.....	\$185,103,935	\$2,009,437 87
Deduct amount re-insured.....	12,417,966	155,625 85

Net amount in force.....	\$172,685,969	\$1,853,812 02
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General Interrogatories.

Losses incurred during the year..... \$868,423 04

Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia.....	\$11,450 00	\$24,013 66
Ohio.....	137,400 00	66,580 20
Oregon.....	57,250 00	17,039 03
Virginia.....	57,250 00	17,646 10
	<hr/>	
	\$263,350 00	\$125,278 99

Business in New Jersey in 1900.

Fire risks written.....	\$2,356,222 00
Premiums received.....	29,806 73
Losses paid.....	40,238 36
Losses incurred.....	39,870 16
Amount at risk.....	2,827,466 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$586,873 04
Net premiums earned.....	\$1,229,007 08
Interest, etc., earned.....	37,815 88
	<hr/>
Total premiums and interest earned.....	\$1,266,822 96
Net losses incurred.....	\$868,423 04
Expenses incurred.....	477,735 87
	<hr/>
Total losses and expenses incurred.....	1,346,158 91
	<hr/>
Net loss for the year.....	\$79,335 95
Received from home office in excess of amount remitted.....	99,435 08
	<hr/>
Increase in surplus for the year.....	20,099 13
	<hr/>
Surplus at end of year.....	\$606,972 17
Ratio of net losses incurred to net premiums earned, 70.66 per cent.	
Ratio of expenses incurred to net premiums earned, 38.38 per cent.	

LANCASHIRE INSURANCE COMPANY,

MANCHESTER, ENGLAND.

Commenced business in United States, 1872.

MILTON DARGAN, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1899..... \$1,969,761 41

Income During the Year.

Fire.

Gross cash premiums.....	\$2,432,895 01
Deduct re-insurance, &c.....	546,109 38

Net cash received for premiums.....	\$1,886,785 63
Deposit premiums received on perpetual risks....	237 00
Rents from company's property.....	7,142 07
Interest on bonds and dividends on stocks.....	61,376 01
Received from home office.....	167,309 06

Total income	2,122,849 77
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Total.....	\$4,092,611 18
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Disbursements During the Year.

Fire.

Gross amount paid for losses....	\$1,459,580 05
Deduct salvage and re-insurance,	130,307 00

Net amount paid for losses.....	\$1,329,273 05
Deposit premiums returned.....	279 40
Commissions or brokerage to agents.....	342,767 38
Rents.....	11,773 57
Salaries, fees and all other charges of officers, \$49,854.50; clerks, \$93,572.38; other employes, \$34,619.03	178,045 91
Taxes on premiums, \$35,447.66; internal rev- enue, \$10,779.22.....	46,226 88
Insurance department fees and agents' licenses,	9,558 89
Municipal licenses, \$5,841.43; tax on franchise, \$2,888.14.....	8,729 57
Advertising, printing and stationery.....	18,283 15

Legal expenses	\$1,679 31
Furniture and fixtures.....	1,377 84
Miscellaneous expenses	120,534 06
Remitted to home office.....	73,616 94
Loss on sale or maturity of ledger assets.....	19,183 22

Total disbursements	\$2,161,329 17
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Balance December 31, 1900.....	\$1,931,282 01
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Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$385,585 72
Book value of bonds, \$1,406,664.78; stocks, \$11,- 078.85.....	1,417,743 63
Cash in company's office.....	480 63
Cash deposited in bank.....	127,472 03

Total net ledger assets as per balance.....	\$1,931,282 01
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Non-Ledger Assets.

Market value of bonds and stocks over book value.....	111,706 37
Gross premiums in course of collection.....	\$265,749 15
Deduct cost of collection, commission, &c.....	40,000 00

Net amount of uncollected premiums.....	225,749 15
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Gross assets	\$2,268,737 53
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Liabilities.

Losses adjusted and unpaid.....	\$112,724 69
Losses unadjusted and reported.....	137,118 98
Losses resisted	26,546 37

Total.....	\$276,390 04
Deduct re-insurance thereon.....	10,638 54

Net amount of unpaid losses.....	\$265,751 50
Unearned premiums on fire risks, one year or less,	\$740,093 42
Unearned premiums on fire risks, more than one year	652,245 64

Total unearned premiums.....	1,392,339 06
Amount reclaimable on perpetual fire policies.....	6,764 85
Salaries, rent, taxes and miscellaneous expenses due and accrued,	5,000 00

Total liabilities except deposit capital.....	\$1,669,855 41
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UNITED STATES BRANCHES OF

Deposit capital	\$200,000 00
Surplus over deposit capital.....	398,882 12
Total.....	\$2,268,737 53

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$283,426,329	\$2,807,454 64
Written or renewed in 1900.....	241,298,167	2,444,125 74
Total.....	\$524,724,496	\$5,251,580 38
Deduct risks expired and terminated.....	225,850,420	2,263,454 94
In force at the end of the year.....	\$298,874,076	\$2,988,125 44
Deduct amount re-insured.....	22,851,876	207,416 81
Net amount in force.....	\$276,022,200	\$2,780,708 63
Perpetual risks in force (not included above)..	256,100	7,516 50

General Interrogatories.

Losses incurred during the year.....	\$1,306,480 00
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Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia.....	\$10,675 00	\$44,529 48
Ohio	115,500 00	92,358 85
Oregon	59,500 00	11,279 65
Virginia	57,750 00	38,274 67
	\$243,425 00	\$186,442 65

Business in New Jersey in 1900.

Fire risks written	\$8,179,984 00
Premiums received	68,266 58
Losses paid	48,348 56
Losses incurred	51,213 63
Amount at risk.....	16,143,226 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$414,157 15
Net premiums earned.....	\$1,851,935 24
Interest, etc., earned.....	84,554 25

Total premiums and interest earned..... \$1,936,489 49

Net losses incurred.....	\$1,306,480 08
Expenses incurred	738,976 56

Total losses and expenses incurred..... \$2,045,456 64

Net loss for the year.....	\$108,967 15
Received from home office in excess of amount remitted.....	93,692 12

Decrease in surplus for the year..... \$15,275 03

Surplus at end of year.....	\$398,882 12
Ratio of net losses incurred to net premiums earned, 70.57 per cent.	
Ratio of expenses incurred to net premiums earned, 39.90 per cent.	

LAW UNION AND CROWN INSURANCE COMPANY.

LONDON, ENGLAND.

Commenced business in United States 1897.

HALL & HENSHAW, *Resident Managers*, New York City.

Balance of net ledger assets, December 31, 1899.....	\$614,435 11
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Income During the Year.

Fire.

Gross cash premiums.....	\$558,707 60
Deduct re-insurance, &c.....	175,982 07

Net cash received for premiums.....	\$382,725 53
Interest on bonds.....	19,990 00
Interest from all other sources.....	114 29
Received from home office.....	17,796 00

Total income 420,625 82

Total \$1,035,060 93

Disbursements During the Year.

Fire.

Gross amount paid for losses...	\$306,598 16
Deduct salvage and re-insurance.	51,001 29

Net amount paid for losses.....	\$255,596 87	
Commissions or brokerage to agents.....	104,423 58	
Rents	600 00	
Salaries, fees and all other charges of officers, \$1,530.00; clerks, \$5,047.54; other employes, \$300.00	6,877 54	
Taxes on premiums, \$6,222.30; internal revenue, \$926.74	7,149 04	
Insurance department fees and agents' licenses.	3,523 96	
Municipal licenses, \$943.27; tax on franchise, \$23.00	966 27	
Advertising, printing and stationery.....	1,480 62	
Miscellaneous expenses	6,551 03	
Remitted to home office.....	32,618 28	
Total disbursements		\$419,787 19
Balance December 31, 1900.....		\$615,273 74

Invested in the following:

Ledger Assets.

Book value of bonds.....	\$601,797 25	
Cash in company's office.....	4,991 86	
Cash deposited in bank.....	8,129 29	
Agents' debit balances.....	355 34	
Total net ledger assets as per balance.....		\$615,273 74

Non-Ledger Assets.

Interest accrued on bonds.....	3,462 91	
Interest accrued on other assets.....	50 72	
Market value of bonds over book value.....	32,182 75	
Gross premiums in course of collection.....	\$50,169 88	
Deduct cost of collection, commission, &c.....	7,834 42	
Net amount of uncollected premiums.....	42,335 46	
Gross assets		\$693,305 58

Liabilities.

Losses adjusted and unpaid.....	\$8,036 32	
Losses unadjusted and reported.....	44,482 59	
Losses resisted	1,275 00	
	<hr/>	
Total	\$53,793 91	
Deduct re-insurance thereon.....	13 95	
	<hr/>	
Net amount of unpaid losses.....		\$53,779 96
Unearned premiums on fire risks, one year or less	\$153,957 02	
Unearned premiums on fire risks, more than one year	72,217 45	
	<hr/>	
Total unearned premiums.....		226,174 47
Return premiums		4,120 16
Re-insurance premiums		1,284 11
	<hr/>	
Total liabilities except deposit capital.....		\$285,358 70
Deposit capital		200,000 00
Surplus over deposit capital.....		207,946 88
	<hr/>	
Total		\$693,305 58

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$35,778,796	\$358,532 25
Written or renewed in 1900.....	50,199,582	557,435 23
	<hr/>	
Total	\$85,978,378	\$915,967 48
Deduct risks expired and terminated.....	40,814,232	422,865 16
	<hr/>	
In force at the end of the year.....	\$45,164,146	\$493,102 32
Deduct amount re-insured.....	5,354,260	54,371 14
	<hr/>	
Net amount in force.....	\$39,809,886	\$438,731 18

General Interrogatories.

Losses incurred during the year.....	\$274,010 88
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Amount deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Oregon	\$69,375 00	\$5,099 00

UNITED STATES BRANCHES OF

Business in New Jersey in 1900.

Fire risks written.....	\$1,273,214 00
Premiums received	13,765 53
Losses paid	18,941 83
Losses incurred	19,900 58
Amount at risk.....	1,400,535 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$274,937 11
Net premiums earned.....	\$318,284 22
Interest, etc., earned.....	38,001 63
<hr/>	
Total premiums and interest earned.....	\$356,285 85
Net losses incurred.....	\$274,010 88
Expenses incurred	134,442 92
<hr/>	
Total losses and expenses incurred.....	408,453 80
<hr/>	
Net loss for the year.....	\$52,167 95
Remitted to home office in excess of amount received	14,822 28
<hr/>	
Decrease in surplus for the year.....	66,990 23
<hr/>	
Surplus at end of year.....	\$207,946 88
Ratio of net losses incurred to net premiums earned, 76.91 per cent.	
Ratio of expenses incurred to net premiums earned, 37.73 per cent.	

LION FIRE INSURANCE COMPANY.

LONDON, ENGLAND.

Commenced business in United States, 1880.

JAMES H. BREWSTER, *Resident Manager*, Hartford, Conn.

Balance of net ledger assets, December 31, 1899.....	\$810,549 15
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Income During the Year.

	Fire.	
Gross cash premiums.....	\$832,679 38	
Deduct re-insurance, &c.....	266,925 30	
Net cash received for premiums.....	\$565,754 08	
Rents from company's property.....	308 00	
Interest on mortgage loans.....	11,609 13	
Interest on bonds.....	14,654 66	
Interest from all other sources.....	517 53	
Profit on sale or maturity of ledger assets.....	3,659 38	
Total income		\$596,502 78
Total		\$1,407,051 93

Disbursements During the Year.

	Fire.	
Gross amount paid for losses...	\$447,823 73	
Deduct salvage and re-insurance.	88,377 50	
Net amount paid for losses.....	\$359,446 23	
Commissions or brokerage to agents.....	122,440 76	
Rents	1,854 47	
Salaries, fees and all other charges of officers, \$10,000.00; clerks, \$22,169.43.....	32,169 43	
Taxes on premiums, \$10,101.27; on real estate, \$68.22; internal revenue, \$3,528.61.....	13,698 10	
Insurance department fees and agents' licenses..	4,055 83	
Municipal licenses, \$2,524.36; tax on franchise, \$294.35	2,818 71	
Advertising, printing and stationery.....	4,788 30	
Repairs and expenses on real estate.....	161 62	
Furniture and fixtures.....	1,455 62	
Miscellaneous expenses.....	28,302 79	
Loss on sale or maturity of ledger assets.....	76 78	
Remitted to home office.....	30,466 55	
Total disbursements		601,735 19
Balance December 31, 1900.....		\$805,316 74

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$4,500 00
Mortgage loans on real estate, first liens.....	232,577 50
Book value of bonds.....	468,793 75
Cash in company's office.....	145 94
Cash deposited in bank.....	71,538 17
Agents' debit balances.....	27,877 49
<hr/>	
Total	\$805,432 85

Ledger Liabilities.

Agents' credit balances.....	116 11
<hr/>	

Total net ledger assets as per balance.....	\$805,316 74
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Non-Ledger Assets.

Interest due on mortgages.....	5,351 40
Interest due and accrued on bonds.....	7,010 83
Market value of bonds over book value.....	12,396 25
Gross premiums in course of collection.....	\$54,965 48
Deduct cost of collection, commission, &c.....	10,016 62
<hr/>	

Net amount of uncollected premiums.....	44,948 86
<hr/>	

Gross assets	\$875,024 08
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Liabilities

Losses adjusted and unpaid.....	\$20,425 96
Losses unadjusted and reported.....	30,602 10
Losses resisted	2,100 00
<hr/>	

Total	\$53,128 06
Deduct re-insurance thereon.....	3,685 79
<hr/>	

Net amount of unpaid losses.....	\$49,442 27
Unearned premiums on fire risks, one year or less	\$214,761 15
Unearned premiums on fire risks, more than one year	219,051 32
<hr/>	

Total unearned premiums.....	433,812 47
Salaries, rent, taxes and miscellaneous expenses due and accrued	3,212 00

Return premiums	\$6,825 63
Re-insurance premiums	8,073 35
<hr/>	
Total liabilities except deposit capital.....	\$501,365 72
Deposit capital	200,000 00
Surplus over deposit capital.....	173,658 36
<hr/>	
Total	\$875,024 08

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$88,235,797	\$942,167 85
Written or renewed in 1900.....	73,406,600	825,816 01
<hr/>		
Total	\$161,642,397	\$1,767,983 86
Deduct risks expired and terminated.....	68,465,631	753,807 07
<hr/>		
In force at the end of the year.....	\$93,176,766	\$1,014,176 79
Deduct amount re-insured.....	13,323,509	158,842 84
<hr/>		
Net amount in force.....	\$79,853,257	\$855,333 95

General Interrogatories.

Losses incurred during the year.....	\$369,108 69
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Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$10,975 00	\$5,730 73
Ohio	113,000 00	18,904 59
Oregon	61,500 00	19,438 24
Virginia	18,190 00	9,193 61
<hr/>		
	\$203,665 00	\$53,267 17

Business in New Jersey in 1900.

Fire risks written.....	\$1,454,777 00
Premiums received	8,659 76
Losses paid	17,175 22
Losses incurred	16,578 53

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....		\$172,103 28
Net premiums earned.....	\$581,845 67	
Interest, etc., earned.....	32,074 50	
	<hr/>	
Total premiums and interest earned.....	\$613,920 17	
Net losses incurred.....	\$369,108 33	
Expenses incurred	212,790 21	
	<hr/>	
Total losses and expenses incurred.....	581,898 54	
	<hr/>	
Net gain for the year.....	\$32,021 63	
Remitted to home office.....	30,466 55	
	<hr/>	
Increase in surplus for the year.....		1,555 08
		<hr/>
Surplus at end of year.....		\$173,658 36
Ratio of net losses incurred to net premiums earned, 63.43 per cent.		
Ratio of expenses incurred to net premiums earned, 36.57 per cent.		

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

Commenced business in United States, 1848.

HENRY W. CATON, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1899..... \$8,181,892 69

Income During the Year.

	Fire.	
Gross cash premiums.....	\$6,695,280 70	
Deduct re-insurance, &c.....	1,693,292 19	
	<hr/>	
Net cash received for premiums.....	\$5,001,988 51	
Deposit premiums received on perpetual risks..	8,015 20	
Rents from company's property (including \$31,-		
913.04 for company's use of own buildings).	95,595 78	
Interest on mortgage loans.....	138,046 40	
Interest on collateral loans.....	39 11	

Interest on bonds.....	\$83,455 00
Interest from all other sources.....	12,908 99
Life department income.....	1,987 71
Received from home office.....	109,015 91
<hr/>	
Total income	\$5,451,052 61
<hr/>	
Total	\$13,632,945 30

Disbursements During the Year.

Fire.

Gross amount paid for losses....	\$3,988,865 43
Deduct salvage and re-insurance.	657,852 38
<hr/>	
Net amount paid for losses.....	\$3,331,013 05
Deposit premiums returned.....	14,199 13
Commission or brokerage to agents.....	854,883 41
Rents	31,913 04
Salaries, fees and all other charges of officers, \$94,415.00; clerks, \$214,602.71; other em- ployes, \$26,363.00.....	335,380 71
Taxes on premiums, \$125,190.55; on real estate, \$29,017.20	154,207 75
Insurance department fees and agents' licenses..	23,432 64
Municipal licenses, \$1,438.49; tax on franchise, \$203.94	1,642 43
Advertising, printing and stationery.....	53,895 25
Legal expenses	3,455 57
Furniture and fixtures	2,293 93
Miscellaneous expenses	237,329 83
Life department expenditures.....	6,081 68
Remitted to home office.....	275,400 37
Loss or sale or maturity of ledger assets.....	10,297 05
<hr/>	
Total disbursements	5,335,425 84
<hr/>	
Balance December 31, 1900.....	\$8,297,519 46

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$1,859,430 79
Mortgage loans on real estate, first liens.....	3,194,350 00
Book value of bonds.....	2,358,520 75
Cash in company's office.....	2,444 36

Cash deposited in bank	\$881,541 13
Bills receivable	2,175 00
	<hr/>
Total	\$8,298,462 03

Ledger Liabilities.

Agents' credit balances.....	942 57
	<hr/>

Total net ledger assets as per balance.....	\$8,297,519 46
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Non-Ledger Assets.

Interest due and accrued on mortgages.....	38,434 00
Interest accrued on other assets.....	188 90
Rents accrued on company's property or lease.....	10,000 00
Market value of real estate over book value.....	51,817 21
Market value of bonds over book value.....	386,649 25
Gross premiums in course of collection.....	\$1,021,193 47
Deduct cost of collection, commission, &c.....	159,337 53
	<hr/>

Net amount of uncollected premiums.....	861,855 94
All other assets.....	332 66
Premiums more than three months due.....	\$24,975 23
	<hr/>

Gross assets	\$9,646,797 42
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Liabilities.

Losses adjusted and unpaid.....	\$647 24
Losses unadjusted and reported.....	521,862 25
Losses resisted	83,900 00
	<hr/>

Total	\$606,409 49
Deduct re-insurance thereon.....	95,335 40
	<hr/>

Net amount of unpaid losses.....	\$511,074 09
Unearned premiums on fire risks, one year or less	\$1,847,156 66
Unearned premiums on fire risks, more than one year	1,924,253 30
	<hr/>

Total unearned premiums.....	3,771,409 96
Amount reclaimable on perpetual fire policies.....	317,486 15
Net premium reserve and all other liabilities of life department.	84,599 09
Return premiums	55,000 00
Re-insurance premiums	177,842 33
Contingent commissions	20,000 00
	<hr/>

Total liabilities except deposit capital.....	\$4,937,411 62
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Deposit capital	\$200,000 00
Surplus over deposit capital.....	4,509,385 80
Total	\$9,646,797 42

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$937,910,567	\$7,796,869 54
Written or renewed in 1900.....	757,826,529	6,874,759 19
Total	\$1,695,737,096	\$14,671,628 73
Deduct risks expired and terminated.....	702,361,788	6,201,644 47
In force at the end of the year.....	\$993,375,308	\$8,469,984 26
Deduct amount re-insured.....	129,518,276	1,063,607 68
Net amount in force.....	\$863,857,032	\$7,406,376 58
Perpetual risks in force (not included above) ..	9,915,539	334,195 94

General Interrogatories.

Losses incurred during the year.....	\$3,286,696 56
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Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$13,850 00	\$85,376 83
New Mexico	10,700 00	8,669 37
Ohio	138,500 00	114,738 79
Oregon	69,250 00	29,429 78
Virginia	62,325 00	54,061 50
	\$294,625 00	\$292,276 27

Business in New Jersey in 1900.

Fire risks written.....	\$31,456,157 00
Premiums received	251,994 68
Losses paid	244,144 00
Losses incurred	248,519 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$4,451,277 69
Net premiums earned.....	\$4,791,476 57
Interest, etc., earned.....	448,724 98
Total premiums and interest earned.....	\$5,240,201 55

UNITED STATES BRANCHES OF

Net losses incurred.....	\$3,286,696 56	
Expenses incurred	1,729,012 42	
	<hr/>	
Total losses and expenses incurred.....	\$5,015,708 98	
	<hr/>	
Net gain for the year.....	\$224,492 57	
Remitted to home office in excess of amount received	166,384 46	
	<hr/>	
Increase in surplus for the year.....	\$58,108 11	
	<hr/>	
Surplus at end of year.....	\$4,509,385 80	
Ratio of net losses incurred to net premiums earned, 68.55 per cent.		
Ratio of expenses incurred to net premiums earned, 36.08 per cent.		

LONDON ASSURANCE CORPORATION.

LONDON, ENGLAND.

Commenced business in United States, 1872.

CHARLES L. CASE, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1899.	\$2,125,029 64	
Transferred from ledger to non-ledger assets...	7,927 15	
	<hr/>	
		\$2,117,102 49

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums.	\$1,055,206 71	\$639,724 27	
Deduct re-insurance, etc	200,575 76	291,218 73	
	<hr/>		
Net cash received for premiums.	\$854,630 95	\$348,505 54	\$1,203,136 49
Interest on bonds.....			72,516 26
Interest from all other sources.....			2,845 29
Profit on sale or maturity of ledger assets....			296 69
			<hr/>
Total income			1,278,794 73
			<hr/>
Total			\$3,395,897 22

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid			
for losses.....	\$589,840 21	\$389,223 58	
Deduct salvage and			
re-insurance	73,987 56	195,472 33	
Net amount paid			
for losses.....	\$515,852 65	\$193,751 25	\$709,603 90
Commissions or brokerage to agents.....			201,781 67
Rents			14,442 50
Salaries, fees and all other charges of officers, \$27,700.00; clerks, \$44,728.02; other employes, \$16,199.81			88,627 83
Taxes on premiums, \$26,751.23; internal revenue, \$4,925.71			31,676 94
Insurance department fees and agents' licenses.			8,192 08
Municipal licenses, \$3,818.70; tax on franchise, \$891.60			4,710 30
Advertising, printing and stationery.....			7,383 88
Miscellaneous expenses			40,475 30
Remitted to home office.....			113,221 35
Loss on sale or maturity of ledger assets.....			179 00
Total disbursements			\$1,220,294 75

Balance December 31, 1900..... \$2,175,602 47

Invested in the following:

Ledger Assets.

Book value of bonds.....	\$1,926,188 75
Cash in company's office.....	1,479 04
Cash deposited in bank.....	233,419 87
Due from other companies for re-insurance on losses paid	14,514 81

Total net ledger assets as per balance..... \$2,175,602 47

Non-Ledger Assets.

Interest accrued on bonds.....	5,889 59
Market value of bonds over book value.....	64,785 00
Gross premiums in course of collection.....	\$201,267 22
Deduct cost of collection, commission, &c.....	32,585 41

Net amount of uncollected premiums..... 168,681 81
Bills receivable 132 78

Gross assets \$2,415,091 65

UNITED STATES BRANCHES OF

Liabilities.

Losses adjusted and unpaid.....	\$104,867 00	
Losses unadjusted and reported.....	51,306 00	
Losses resisted	17,700 00	
	<hr/>	
Total	\$173,873 00	
Deduct re-insurance thereon.....	11,066 00	
	<hr/>	
Net amount of unpaid losses.....		\$162,807 00
Unearned premiums on fire risks, one year or less	\$305,396 35	
Unearned premiums on fire risks, more than one year	436,525 85	
Unearned premiums on marine risks.....	35,358 13	
	<hr/>	
Total unearned premiums.....		777,280 33
Amount reclaimable on perpetual fire policies.....		174 80
Salaries, rent, taxes and miscellaneous expenses due and accrued		10,500 00
Re-insurance premiums		55,319 79
	<hr/>	
Total liabilities except deposit capital.....		\$1,006,081 92
Deposit capital		200,000 00
Surplus over deposit capital.....		1,209,009 73
	<hr/>	
Total		\$2,415,091 65

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$172,295,768	\$1,493,803 13
Written or renewed in 1900.....	111,334,574	1,058,347 06
	<hr/>	
Total	\$283,630,542	\$2,552,150 13
Deduct risks expired and terminated.....	111,064,615	987,918 18
	<hr/>	
In force at the end of the year.....	\$172,565,727	\$1,564,231 95
Deduct amount re-insured.....	9,468,916	72,454 13
	<hr/>	
Net amount in force.....	\$163,096,811	\$1,491,777 82
Perpetual risks in force (included above).....	11,200	184 00
	<hr/>	
	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$6,563,741	\$45,883 17
Written or renewed in 1900.....	101,956,751	640,522 34
	<hr/>	
Total	\$108,520,492	\$686,405 51

Deduct risks expired and terminated.....	\$99,828,852	\$635,137 54
In force at the end of the year.....	\$8,691,640	\$51,267 97
Deduct amount re-insured.....	2,385,376	15,909 84
Net amount in force.....	\$6,306,264	\$35,358 13

General Interrogatories.

Losses incurred during the year (fire, \$536,290.47; marine and inland, \$185,052.98).....	\$721,343 45
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Amounts deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$11,550 00	\$4,980 16
Ohio	115,500 00	40,217 92
Oregon	57,750 00	7,682 12
Virginia	55,887 50	14,198 23
	\$240,687 50	\$67,078 43

Business in New Jersey in 1900.

Fire risks written.....	\$2,873,810 00
Premiums received	20,919 67
Losses paid	11,769 70
Losses incurred	12,791 70
Amount at risk.....	5,469,200 00
Marine and inland risks written.....	24,408 00
Premiums received	77 40
Losses paid.....	.....
Losses incurred .....	.....

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,163,029 26
Net premiums earned.....	\$1,160,062 89
Interest, etc., earned.....	119,664 24
Total premiums and interest earned.....	\$1,279,727 13
Net losses incurred.....	\$721,343 45
Expenses incurred	399,181 86
Total losses and expenses incurred.....	1,120,525 31
Net gain for the year.....	\$159,201 82

Remitted to home office.....	\$113,221 35
Increase in surplus for the year.....	\$45,980 47
Surplus at end of year.....	\$1,209,009 73
Ratio of net losses incurred to net premiums earned, 62.18 per cent.	
Ratio of expenses incurred to net premiums earned, 34.41 per cent.	

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

Commenced business in United States, 1879.

ARCHIBALD G. MCILWAINE, JR., *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1899.....	\$2,531,571 02
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Income During the Year.

Fire.

Gross cash premiums.....	\$2,432,476 48
Deduct re-insurance, &c.....	823,273 25
Net cash received for premiums.....	\$1,609,203 23
Rents from company's property (including \$10,- 650.00 for company's use of own buildings).....	17,149 17
Interest on bonds and dividends on stocks.....	71,242 56
Total income	1,697,594 96
Total	\$4,229,165 98

Disbursements During the Year.

Fire.

Gross amount paid for losses....	\$1,188,921 34
Deduct salvage and re-insurance.....	267,271 33
Net amount paid for losses.....	\$921,650 01
Commissions or brokerage to agents.....	298,187 34
Rents (including \$10,650.00 for company's use of own buildings)	20,088 42
Salaries, fees and all other charges of officers, \$45,405.15; clerks, \$59,598.72; other em- ployes, \$40,002.22.....	145,006 09

Taxes on premiums, \$35,517.78; on real estate, \$4,450.47; other investments, \$116.46; internal revenue, \$10,058.44.....	\$50,143 15
Insurance department fees and agents' licenses..	11,257 81
Municipal licenses, \$5,467.59; tax on franchise, \$482.12	5,949 71
Advertising, printing and stationery.....	15,303 15
Legal expenses	602 95
Repairs and expenses on real estate.....	9,261 62
Furniture and fixtures.....	1,467 04
Miscellaneous expenses	88,233 41
Remitted to home office.....	404,620 15
Reduction in book value of securities.....	48,559 53
Loss on sale or maturity of ledger assets.....	13,232 00
<hr/>	
Total disbursements	\$2,033,562 38
<hr/>	
Balance December 31, 1900.....	\$2,195,603 60

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$300,000 00
Book value of bonds, \$1,592,117.13; stocks, \$6,-160.50	1,598,277 63
Cash in company's office.....	34,950 93
Cash deposited in bank.....	68,859 67
Bills receivable	4,861 97
Cash in hands of United States trustees.....	175,000 00
Cash in hands of special agents.....	936 41
Due from other companies.....	12,716 99
<hr/>	

Total net ledger assets as per balance..... \$2,195,603 60

Non-Ledger Assets.

Interest due and accrued on bonds and stocks.....	20,630 00
Rents due and accrued on company's property or lease.....	2,094 09
Market value of bonds and stocks over book value.....	106,376 62
Gross premiums in course of collection.....	\$317,306 19
Deduct cost of collection, commission, &c.....	66,507 53
<hr/>	

Net amount of uncollected premiums.....	250,798 66
Due from other companies for insurance on losses paid.....	971 66
Premiums more than three months due.....	\$2,801 34
<hr/>	

Gross assets \$2,576,474 63

Items Not Admitted.

Cash in hands of special agents.....	\$936 41	
Due from other companies.....	999 66	
		<hr/>
		\$1,936 07
		<hr/>
Total admitted assets.....	\$2,574,538 56	

Liabilities.

Losses adjusted and unpaid.....	\$48,524 13	
Losses unadjusted and reported.....	90,828 55	
Losses resisted	19,009 46	
		<hr/>
Total	\$158,362 14	
Deduct re-insurance thereon.....	20,727 85	
		<hr/>
Net amount of unpaid losses.....		\$137,634 29
Unearned premiums on fire risks, one year or less	\$618,244 17	
Unearned premiums on fire risks, more than one year	848,590 37	
		<hr/>
Total unearned premiums.....		1,466,834 54
Return premiums		1,810 98
Re-insurance premiums		27,348 96
		<hr/>
Total liabilities except deposit capital.....		\$1,633,628 77
Deposit capital		200,000 00
Surplus over deposit capital.....		740,909 79
		<hr/>
Total		\$2,574,538 56

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$443,647,404	\$3,280,121 63
Written or renewed in 1900.....	275,247,277	2,445,221 19
		<hr/>
Total	\$718,894,681	\$5,725,342 82
Deduct risks expired or terminated.....	284,791,203	2,344,572 23
		<hr/>
In force at the end of the year.....	\$434,103,478	\$3,380,770 59
Deduct amount re-insured.....	46,249,735	392,840 30
		<hr/>
Net amount in force.....	\$387,853,743	\$2,987,930 29

General Interrogatories.

Losses incurred during the year..... \$897,821 88

Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$11,925 00	\$21,502 83
New Mexico	10,000 00	6,122 68
Ohio	138,500 00	64,251 55
Oregon	69,250 00	21,526 55
Virginia	54,750 00	18,511 82
	<hr/>	
	\$284,425 00	\$131,915 43

Business in New Jersey in 1900.

Fire risks written.....	\$5,684,079 00
Premiums received	38,757 46
Losses paid	24,603 67
Losses incurred	18,399 67
Amount at risk	14,982,647 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$879,083 11
Net premiums earned.....	\$1,692,489 54
Interest, etc., earned.....	113,673 57
	<hr/>
Total premiums and interest earned.....	\$1,806,163 11
Net losses incurred.....	\$897,821 88
Expenses incurred	641,894 40
	<hr/>
Total losses and expenses incurred.....	1,539,716 28
	<hr/>
Net gain for the year.....	\$266,446 83
Remitted to home office.....	404,620 15
	<hr/>
Decrease in surplus for the year.....	138,173 32

Surplus at end of year.....	\$740,909 79
Ratio of net losses incurred to net premiums earned, 53.05 per cent.	
Ratio of expenses incurred to net premiums earned, 37.92 per cent.	

MAGDEBURG FIRE INSURANCE COMPANY.

MAGDEBURG, GERMANY.

Commenced business in United States, 1896.

P. E. RASOR, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1899.....	\$826,311 31
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Income During the Year.

	Fire.	
Gross cash premiums.....	\$1,102,635 82	
Deduct re-insurance, &c.....	320,987 33	
	<hr/>	
Net cash received for premiums.....	\$781,648 49	
Interest on bonds.....	26,707 22	
Received from home office.....	77,418 75	
	<hr/>	
Total income		885,774 46
		<hr/>
Total		\$1,712,085 77

Disbursements During the Year.*

	Fire.	
Gross amount paid for losses...	\$608,440 60	
Deduct salvage and re-insurance.	52,964 20	
	<hr/>	
Net amount paid for losses.....	\$555,476 40	
Commissions or brokerage to agents.....	165,410 80	
Rents	10,546 38	
Salaries, fees and all other charges of officers, \$18,000.00; clerks, \$52,296.94.....	70,296 94	
Taxes on premiums.....	14,846 34	
Insurance department fees and agents' licenses.	6,690 73	
Municipal licenses, \$6,926.97; tax on franchise, \$732.65	7,659 62	
Advertising, printing and stationery.....	15,350 17	
Legal expenses	1,175 91	
Furniture and fixtures.....	695 09	
Miscellaneous expenses	48,557 70	
Remitted to home office.....	596 13	
	<hr/>	
Total disbursements		897,302 21
		<hr/>
Balance December 31, 1900.....		\$814,783 56
Invested in the following:		

Ledger Assets.

Book value of bonds.....	\$770,725 00	
Cash in company's office.....	708 87	
Cash deposited in bank.....	157 57	
Cash in hands of trustees.....	43,192 12	
		<hr/>
Total net ledger assets as per balance.....		\$814,783 56

Non-Ledger Assets.

Interest accrued on bonds.....		7,612 50
Market value of bonds over book value.....		20,087 50
Gross premiums in course of collection.....	\$113,956 74	
Deduct cost of collection, commission, &c.....	27,532 28	
		<hr/>
Net amount of uncollected premiums.....		86,424 46
Premiums more than three months due.....	\$2,962 91	
		<hr/>
Gross assets		\$928,908 02

Liabilities.

Losses unadjusted and reported.....	\$81,479 85	
Deduct re-insurance thereon.....	9,955 00	
		<hr/>
Net amount of unpaid losses.....		\$71,524 85
Unearned premiums on fire risks, one year or less	\$316,265 18	
Unearned premiums on fire risks, more than one year	200,778 81	
		<hr/>
Total unearned premiums.....		517,043 99
		<hr/>
Total liabilities except deposit capital.....		\$588,568 84
Deposit capital		200,000 00
Surplus over deposit capital.....		140,339 18
		<hr/>
Total		\$928,908 02

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$74,358,965	\$887,758 98
Written or renewed in 1900.....	102,206,682	1,091,313 52
		<hr/>
Total	\$176,565,647	\$1,979,072 50

UNITED STATES BRANCHES OF

Deduct risks expired and terminated.....	\$81,989,151	\$905,870 23
In force at the end of the year.....	\$94,576,496	\$1,073,202 27
Deduct amount re-insured.....	9,470,283	93,400 51
Net amount in force.....	\$85,106,213	\$979,801 76

General Interrogatories.

Losses incurred during the year.....	\$520,752 25
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Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$11,400 00	\$8,137 74
Ohio	114,000 00	56,727 19
Oregon	57,000 00	8,882 82
Virginia	42,750 00	15,198 66
	\$225,150 00	\$88,946 41

Business in New Jersey in 1900.

Fire risks written.....	\$5,804,798 00
Premiums received	33,589 38
Losses paid	83,500 30
Losses incurred	74,717 30
Amount at risk.....	5,821,727 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$194,293 15
Net premiums earned.....	\$701,512 37
Interest, etc., earned.....	28,132 22
Total premiums and interest earned.....	\$729,644 59
Net losses incurred.....	\$520,752 25
Expenses incurred	339,668 93
Total losses and expenses incurred.....	860,421 18
Net loss for the year.....	\$130,776 59
Received from home office in excess of amount remitted	76,822 62
Decrease in surplus for the year.....	53,953 97

Surplus at end of year.....	\$140,339 18
Ratio of net losses incurred to net premiums earned, 74.23 per cent.	
Ratio of expenses incurred to net premiums earned, 48.42 per cent.	

MANCHESTER ASSURANCE COMPANY.

MANCHESTER, ENGLAND.

Commenced business in United States, 1890.

GEORGE S. A. YOUNG, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1899..... \$1,468,408 61

Income During the Year.

Fire.

Gross cash premiums..... \$2,038,019 54

Deduct re-insurance, &c..... 650,769 48

Net cash received for premiums..... \$1,387,250 06

Interest on bonds and dividends on stocks..... 52,496 72

Received from home office..... 156,757 00

Profit on sale or maturity of ledger assets..... 8,032 44

Total income 1,604,536 22

Total \$3,072,944 83

Disbursements During the Year.

Fire.

Gross amount paid for losses.... \$1,058,123 21

Deduct salvage and re-insurance. 182,072 04

Net amount paid for losses..... \$876,051 17

Commissions or brokerage to agents..... 283,502 36

Rents 10,215 03

Salaries, fees and all other charges of officers,

\$25,772.58; clerks, \$3,427.11; other employes,

\$26,552.39 86,602 08

Taxes on premiums, \$30,365.33; internal revenue,

\$10,399.35 40,764 68

Insurance department fees and agents' licenses. 11,703 28

Municipal licenses, \$6,860.55; tax on franchise,

\$1,373.22 8,233 77

Advertising, printing and stationery..... 12,412 02

Legal expenses 841 47

Furniture and fixtures..... 532 15

Miscellaneous expenses 64,397 42

Remitted to home office.....	\$146,903 53
Profit and loss.....	1,830 39

Total disbursements	\$1,543,989 35
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Balance December 31, 1900.....	\$1,528,955 48
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Invested in the following:

Ledger Assets.

Book value of real estate.....	\$2,900 00
Book value of bonds, \$1,364,100.85; stocks, \$4,- 250.00	1,368,350 85
Cash in company's office.....	21,944 54
Cash deposited in bank.....	135,157 66
Bills receivable	602 43

Total net ledger assets as per balance.....	\$1,528,955 48
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Non-Ledger Assets.

Interest accrued on bonds and stocks.....	5,054 17
Market value of real estate over book value.....	412 14
Market value of bonds and stocks over book value.....	32,529 15
Gross premiums in course of collection.....	\$270,302 56
Deduct cost of collection, commission, &c.....	46,983 74

Net amount of uncollected premiums.....	223,318 82
Due from other companies for re-insurance on losses paid.....	4,293 85
Premiums more than three months due.....	\$928 33

Gross assets	\$1,794,563 61
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Items Not Admitted.

Bills receivable, past due.....	448 50
---------------------------------	--------

Total admitted assets.....	\$1,794,115 11
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Liabilities.

Losses adjusted and unpaid.....	\$88,244 85
Losses unadjusted and reported.....	98,532 09
Losses resisted	15,203 20

Total	\$201,980 14
Deduct re-insurance thereon.....	27,409 46

Net amount of unpaid losses.....	\$174,570 68
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Unearned premiums on fire risks, one year or less	\$539,167 83
Unearned premiums on fire risks, more than one year	496,080 42
Total unearned premiums.....	\$1,035,248 25
Return premiums	226 58
Re-insurance premiums	32,376 15
Total liabilities except deposit capital.....	\$1,242,421 66
Deposit capital	200,000 00
Surplus over deposit capital.....	351,693 45
Total	\$1,794,115 11

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$217,035,991	\$2,327,458 66
Written or renewed in 1900.....	179,879,502	2,015,063 14
Total	\$396,915,493	\$4,342,521 80
Deduct risks expired and terminated.....	175,572,742	1,941,679 44
In force at the end of the year.....	\$221,342,751	\$2,400,842 36
Deduct amount re-insured.....	27,196,584	332,526 19
Net amount in force.....	\$194,146,167	\$2,068,316 17

General Interrogatories.

Losses incurred during the year.....	\$908,754 69
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Amounts deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$26,250 00	\$23,351 29
Ohio	105,000 00	62,262 83
Oregon	58,500 00	4,504 25
Virginia	52,500 00	18,484 85
	\$242,250 00	\$108,603 22

Business in New Jersey in 1900.

Fire risks written.....	\$3,156,845 00
Premiums received	31,194 28
Losses paid	28,467 49
Losses incurred	25,575 44
Amount at risk.....	2,525,476 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....		\$332,053 66
Net premiums earned.....	\$1,356,050 57	
Interest, etc., earned.....	71,953 38	
	<hr/>	
Total premiums and interest earned.....	\$1,428,003 95	
Net losses incurred.....	\$908,754 69	
Expenses incurred	509,462 94	
	<hr/>	
Total losses and expenses incurred.....	1,418,217 63	
	<hr/>	
Net gain for the year.....	\$9,786 32	
Received from home office in excess of amount remitted	9,853 47	
	<hr/>	
Increase in surplus for the year.....		19,639 79
		<hr/>
Surplus at end of year.....		\$351,693 45
Ratio of net losses incurred to net premiums earned, 67.01 per cent.		
Ratio of expenses incurred to net premiums earned, 37.57 per cent.		

MARINE INSURANCE COMPANY, LIMITED.

LONDON, ENGLAND.

Commenced business in United States, 1884.

PERCY CHUBB, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1899..... \$535,695 28

Income During the Year.

	Marine and Inland.	
Gross cash premiums.....	\$781,374 11	
Deduct re-insurance, &c.....	254,277 46	
	<hr/>	
Net cash received for premiums.....	\$527,096 65	
Interest on bonds and dividends on stocks.....	14,400 00	
Interest from all other sources.....	301 80	
	<hr/>	
Total income		541,798 45
		<hr/>
Total		\$1,077,493 73

Disbursements During the Year.

Marine and Inland.

Gross amount paid for losses.....	\$288,034 93
Deduct salvage and re-insurance.	87,086 18

Net amount paid for losses.....	\$200,948 75
Commissions or brokerage to agents.....	58,994 80
Taxes on premiums.....	4,371 15
Advertising, printing and stationery.....	1,689 41
Miscellaneous expenses	15,719 14
Remitted to home office.....	232,456 12

Total disbursements	\$514,179 37
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Balance December 31, 1900.....	\$563,314 36
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Invested in the following:

Ledger Assets.

Book value of bonds, \$485,000.00; stocks, \$6,806.50	\$491,806 50
Cash in company's office.....	30 22
Cash deposited in bank.....	61,142 19
Due from other companies for re-insurance on losses paid	10,335 45

Total net ledger assets as per balance.....	\$563,314 36
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Non-Ledger Assets.

Market value of bonds and stocks over book value.....	25,710 59
Gross premiums in course of collection.....	\$86,982 64
Deduct cost of collection, commission, &c.....	13,354 80

Net amount of uncollected premiums.....	73,627 84
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Gross assets	\$662,652 79
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Liabilities.

Losses unadjusted and reported.....	\$64,000 00
Deduct re-insurance thereon.....	4,450 00

Net amount of unpaid losses.....	\$59,550 00
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Unearned premiums on inland navigation risks.	\$12,360 17
Unearned premiums on marine risks.....	68,396 77

Total unearned premiums.....	80,756 94
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Salaries, rent, taxes and miscellaneous expenses due and accrued	\$6,000 00
Re-insurance premiums	25,731 15
Total liabilities except deposit capital.....	\$172,038 09
Deposit capital	200,000 00
Surplus over deposit capital.....	290,614 70
Total	\$662,652 79

Miscellaneous.*Risks and Premiums.*

	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$9,144,518	\$56,274 17
Written or renewed in 1900.....	766,009,542	801,872 29
Total	\$775,154,060	\$858,146 46
Deduct risks expired and terminated.....	714,887,254	761,508 39
In force at the end of the year.....	\$60,266,806	\$96,638 07
Deduct amount re-insured.....	8,524,695	15,881 13
Net amount in force.....	\$51,742,111	\$80,756 94

General Interrogatories.

Losses incurred during the year..... \$211,949 00

Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Ohio	\$115,500 00	\$10,040 11

Business in New Jersey in 1900.

Marine and inland risks written.....	\$278,815,570 00
Premiums received	39,166 03
Losses paid	9,500 00
Losses incurred	9,500 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$286,771 00
Net premiums earned.....	\$514,687 93
Interest, etc., earned.....	17,335 14
Total premiums and interest earned.....	\$532,023 07

Net losses incurred.....	\$211,948 75	
Expenses incurred	83,774 50	
Total losses and expenses incurred.....	\$295,723 25	
Net gain for the year.....	\$236,299 82	
Remitted to home office.....	232,456 12	
Increase in surplus for the year.....		\$3,843 70
Surplus at end of year.....		\$290,614 70
Ratio of net losses incurred to net premiums earned, 41.18 per cent.		
Ratio of expenses incurred to net premiums earned, 16.27 per cent.		

NATIONAL ASSURANCE COMPANY OF IRELAND.

DUBLIN, IRELAND.

Commenced business in United States, 1899.

GEORGE E. KENDALL, *Resident Manager*, Hartford, Conn.

Balance of net ledger assets, December 31, 1899..... \$376,909 05

Income During the Year.

	Fire.	
Gross cash premiums.....	\$709,669 65	
Deduct re-insurance, &c.....	178,504 73	
Net cash received for premiums.....	\$531,164 92	
Interest on bonds and dividends on stocks.....	13,197 50	
Interest from all other sources.....	1,189 62	
Received from home office.....	45,132 42	
Profit on sale or maturity of ledger assets.....	1,222 85	
Total income		591,907 31
Total		\$968,816 36

Disbursements During the Year.

Fire.

Gross amount paid for losses....	\$293,031 08	
Deduct salvage and re-insurance.	13,709 64	
		<hr/>
Net amount paid for losses.....	\$279,321 44	
Commissions or brokerage to agents.....	130,546 81	
Rents	1,266 60	
Salaries, fees and all other charges of officers, \$8,275.00; clerks, \$13,463.34; other employees, \$26,730.85	48,469 19	
Taxes on premiums, \$7,114.92; internal revenue, \$2,806.56	9,921 48	
Insurance department fees and agents' licenses.	2,598 07	
Municipal licenses	478 49	
Advertising, printing and stationery.....	9,106 95	
Furniture and fixtures.....	1,098 40	
Miscellaneous expenses	11,827 53	
Remitted to home office.....	242 24	
Profit and loss.....	8 50	
		<hr/>
Total disbursements	\$494,885 70	
		<hr/>
Balance December 31, 1900.....	\$473,930 66	

Invested in the following:

Ledger Assets.

Book value of bonds, \$377,533.56; stocks, \$34,953.14	\$412,486 70	
Cash in company's office.....	1,483 46	
Cash deposited in bank.....	59,960 50	
		<hr/>
Total net ledger assets as per balance.....	\$473,930 66	

Non-Ledger Assets.

Interest accrued on bonds and stocks.....	1,250 00	
Market value of bonds and stocks over book value.....	10,563 30	
Gross premiums in course of collection.....	\$109,292 16	
Deduct cost of collection, commission, &c.....	23,605 54	
		<hr/>
Net amount of uncollected premiums.....	85,686 62	
		<hr/>
Gross assets	\$571,430 58	

Liabilities.

Losses adjusted and unpaid.....	\$20,322 79	
Losses unadjusted and reported.....	26,578 45	
Losses resisted	1,000 00	
	<hr/>	
Total	\$47,901 24	
Deduct re-insurance thereon.....	3,115 95	
	<hr/>	
Net amount of unpaid losses.....		\$44,785 29
Unearned premiums on fire risks, one year or less	\$169,544 46	
Unearned premiums on fire risks, more than one year	128,651 32	
	<hr/>	
Total unearned premiums.....		298,195 78
Return premiums		18,798 25
Re-insurance premiums		1,639 38
	<hr/>	
Total liabilities except deposit capital.....		\$363,418 70
Deposit capital		200,000 00
Surplus over deposit capital.....		8,011 88
	<hr/>	
Total		\$571,430 58

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$22,439,992	\$227,009 39
Written or renewed in 1900.....	63,183,587	705,317 98
	<hr/>	
Total	\$85,623,579	\$932,327 37
Deduct risks expired and terminated.....	39,493,948	381,969 06
	<hr/>	
In force at the end of the year.....	\$46,129,631	\$550,358 31
Deduct amount re-insured.....	3,960,725	41,909 69
	<hr/>	
Net amount in force.....	\$42,168,906	\$508,448 62

General Interrogatories.

Losses incurred during the year.....	\$297,181 96
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Business in New Jersey in 1900.

Fire risks written.....	\$2,374,612 00
Premiums received	32,349 82
Losses paid	10,705 85
Losses incurred	12,663 22
Amount at risk.....	2,695,820 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....		\$110,759 04
Net premiums earned.....	\$348,590 56	
Interest, etc., earned.....	4,915 27	
	<hr/>	
Total premiums and interest earned.....	\$353,505 83	
Net losses incurred.....	\$289,305 27	
Expenses incurred	211,837 90	
	<hr/>	
Total losses and expenses incurred.....	501,143 17	
	<hr/>	
Net loss for the year.....	\$147,637 34	
Received from home office in excess of amount remitted	44,890 18	
	<hr/>	
Decrease in surplus for the year.....		102,747 16
		<hr/>
Surplus at end of year.....		\$8,011 88
Ratio of net losses incurred to net premiums earned, 82.99 per cent.		
Ratio of expenses incurred to net premiums earned, 60.77 per cent.		

NETHERLANDS FIRE INSURANCE COMPANY, EST. 1845.

THE HAGUE, HOLLAND.

Commenced business in United States, 1897.

WEED & KENNEDY, *Resident Managers*, New York City.

Balance of net ledger assets, December 31, 1899..... \$557,613 03

Income During the Year.

	Fire.	
Gross cash premiums.....	\$682,415 30	
Deduct re-insurance, &c.....	228,563 49	
	<hr/>	
Net cash received for premiums.....	\$453,851 81	
Interest on bonds.....	14,383 61	
Interest from all other sources.....	984 43	
Received from home office.....	80,000 00	
	<hr/>	
Total income		549,219 85
		<hr/>
Total		\$1,106,832 88

Disbursements During the Year.

Fire.

Gross amount paid for losses.....	\$428,351 70
Deduct salvage and re-insurance..	51,366 30

Net amount paid for losses.....	\$376,985 40
Commissions or brokerage to agents.....	143,094 44
Salaries, fees and all other charges of officers, \$3,940.50; clerks, \$2,792.74; other employes, \$2,538.00	9,271 24
Taxes on premiums.....	13,062 73
Insurance department fees and agents' licenses.	3,049 12
Municipal licenses, \$1,125.93; tax on franchise, \$867.49	1,993 42
Advertising, printing and stationery.....	5,177 13
Miscellaneous expenses	10,049 55
Remitted to home office.....	25,205 11
Loss on sale or maturity of ledger assets.....	1,697 90

Total disbursements \$589,586 04

Balance December 31, 1900..... \$517,246 84

Invested in the following:

Ledger Assets.

Book value of bonds.....	\$468,683 63
Cash in company's office.....	1,667 55
Cash deposited in bank.....	46,895 66

Total net ledger assets as per balance..... \$517,246 84

Non-Ledger Assets.

Interest accrued on bonds.....	2,920 84
Market value of bonds over book value.....	5,548 87
Gross premiums in course of collection.....	\$47,250 86
Deduct cost of collection, commission, &c.....	6,732 74

Net amount of uncollected premiums.....	40,518 12
Premiums more than three months due.....	\$5,070 09

Gross assets \$566,234 67

Liabilities.

Losses adjusted and unpaid.....	\$14,946 01
Losses unadjusted and reported.....	21,165 67
Losses resisted	3,875 00

Total \$39,986 68

Deduct re-insurance thereon.....	\$4,808 35	
Net amount of unpaid losses.....		\$35,178 33
Unearned premiums on fire risks, one year or less	\$166,113 35	
Unearned premiums on fire risks, more than one year	70,890 86	
Total unearned premiums.....		237,004 21
Salaries, rent, taxes and miscellaneous expenses due and accrued		164 26
Commissions and brokerage on premiums paid.....		2,279 19
Return premiums		13,382 80
Re-insurance premiums		1,511 11
All other liabilities.....		452 77
Total liabilities except deposit capital.....		\$289,972 67
Deposit capital		200,000 00
Surplus over deposit capital.....		76,262 00
Total		\$566,234 67

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$41,251,232	\$491,210 95
Written or renewed in 1900.....	50,226,276	618,698 99
Total.....	\$91,477,508	\$1,109,909 94
Deduct risks expired and terminated.....	52,231,184	625,587 07
In force at the end of the year.....	\$39,246,324	\$484,322 87
Deduct amount re-insured.....	3,203,617	34,401 42
Net amount in force.....	\$36,042,707	\$449,921 45

General Interrogatories.

Losses incurred during the year.....	\$350,729 01
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Business in New Jersey in 1900.

Fire risks written.....	\$1,668,680 00
Premiums received	18,931 55
Losses paid	22,617 18
Losses incurred	23,635 59

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....		\$109,924 09
Net premiums earned.....	\$414,018 79	
Interest, etc., earned.....	16,488 07	
<hr/>		
Total premiums and interest earned.....	\$430,506 86	
Net losses incurred.....	\$350,729 01	
Expenses incurred	168,234 83	
<hr/>		
Total losses and expenses incurred.....	518,963 84	
<hr/>		
Net losses for the year.....	\$88,456 98	
Received from home office in excess of amount remitted	54,794 89	
<hr/>		
Decrease in surplus for the year.....		33,662 09
<hr/>		
Surplus at end of year.....		\$76,262 00
Ratio of net losses incurred to net premiums earned, 84.71 per cent.		
Ratio of expenses incurred to net premiums earned, 40.63 per cent.		

NOITH BRITISH AND MERCANTILE INSURANCE COMPANY.

LONDON AND EDINBURGH.

Commenced business in United States, 1866.

E. G. RICHARDS, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1899..... \$3,507,207 80

Income During the Year.

Fire.

Gross cash premiums.....	\$3,420,356 93
Deduct re-insurance, &c.....	743,369 10

Net cash received for premiums.....	\$2,676,987 83
Deposit premiums received on perpetual risks....	712 00
Interest on bonds and dividends on stocks.....	125,525 37
Profit on sale or maturity of ledger assets.....	71,798 63
Received under foreign re-insurance contracts..	54,157 90

Total income	2,929,181 73
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Total	\$6,436,389 53
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Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$1,845,316	14
Deduct salvage and re-insurance.	83,444	10
<hr/>		
Net amount paid for losses.....	\$1,761,872	04
Deposit premiums returned.....	218	50
Commissions or brokerage to agents.....	490,880	15
Rents	21,342	34
Salaries, fees and all other charges of officers, \$60,822.72; clerks, \$82,378.52; other employes, \$20,454.77	163,656	01
Taxes on premiums.....	46,677	73
Insurance department fees and agents' licenses.	12,307	45
Municipal licenses and internal revenue.....	33,613	74
Advertising, printing and stationery.....	27,819	65
Miscellaneous expenses	130,787	53
Remitted to home office.....	2,122	58
Profit and loss.....	8,313	19
<hr/>		
Total disbursements	\$2,699,610	91
<hr/>		
Balance December 31, 1900.....	\$3,736,778	62

Invested in the following:

Ledger Assets.

Book value of bonds, \$3,548,935.28; stocks, \$16,500.00	\$3,565,435	28
Cash in company's office.....	28,466	05
Cash deposited in bank.....	139,368	43
Bills receivable	1,060	60
Due from other companies for re-insurance on losses paid	10,840	41
All other items.....	281	00
<hr/>		
Total	\$3,745,451	77

Ledger Liabilities.

Agents' credit balances.....	8,673	15
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Total net ledger assets as per balance..... \$3,736,778 62

Non-Ledger Assets.

Interest due and accrued on bonds and stocks.....	41,663	00
Market value of bonds and stocks over book value.....	121,303	72
Gross premiums in course of collection.....	\$440,196	38

Deduct cost of collection, commission, &c.....	\$96,459 73	
Net amount of uncollected premiums.....		\$343,736 65
Premiums more than three months due.....	\$17,433 87	
Gross assets		\$4,243,481 99

Liabilities.

Losses adjusted and unpaid.....	\$107,172 47	
Losses unadjusted and reported.....	188,050 56	
Losses resisted	58,139 10	
Total	\$353,362 13	
Deduct re-insurance thereon.....	35,959 68	
Net amount of unpaid losses.....		\$317,402 45
Unearned premiums on fire risks, one year or less	\$876,922 83	
Unearned premiums on fire risks, more than one year	1,133,727 23	
Total unearned premiums.....		2,010,650 06
Amount reclaimable on perpetual fire policies.....		5,313 51
Total liabilities except deposit capital.....		\$2,333,366 02
Deposit capital		200,000 00
Surplus over deposit capital.....		1,710,115 97
Total		\$4,243,481 99

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$411,348,317	\$3,974,922 38
Written or renewed in 1900.....	375,618,688	3,476,170 35
Total	\$786,967,005	\$7,451,092 73
Deduct risks expired and terminated.....	326,501,658	3,153,841 20
In force at the end of the year.....	\$460,465,347	\$4,297,251 53
Deduct amount re-insured.....	41,760,429	324,190 88
Net amount in force.....	\$418,704,918	\$3,973,060 65
Perpetual risks in force (not included above).	223,470	5,903 90

General Interrogatories.

Losses incurred during the year (fire, \$1,780,963.04; tornado,
\$4,666.92) \$1,785,629 96

Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$11,300 00	\$30,540 91
New Mexico	10,700 00	5,377 78
Ohio	137,000 00	150,738 63
Oregon	63,700 00	16,476 08
Virginia	71,240 00	31,180 74
	<hr/> \$293,940 00	<hr/> \$234,314 14

Business in New Jersey in 1900.

Fire risks written.....	\$11,645,102 00
Premiums received	87,289 69
Losses paid	81,669 58
Losses incurred	86,109 85

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,591,838 97
Net premiums earned.....	\$2,661,397 21
Interest, etc., earned.....	134,189 40

Total premiums and interest earned.....	\$2,795,586 61
Net losses incurred.....	\$1,785,629 96
Expenses incurred	943,714 97

Total losses and expenses incurred.....	2,729,344 93
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Net gain for the year.....	\$66,241 68
Received under foreign re-insur- ance contracts.....	\$54,157 90
Remitted to home office.....	2,122 58

52,035 32

Increase in surplus for the year.....	118,277 00
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Surplus at end of year.....	\$1,710,115 97
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Ratio of net losses incurred to net premiums earned, 67.09 per cent.
Ratio of expenses incurred to net premiums earned, 35.46 per cent.

NORTH GERMAN FIRE INSURANCE COMPANY.

HAMBURG, GERMANY.

Commenced business in United States, 1893.

E. HARBERS, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1899..... \$569,807 73

Income During the Year.

	Fire.	
Gross cash premiums.....	\$721,437 01	
Deduct re-insurance, &c.....	283,848 73	
Net cash received for premiums.....		\$437,588 28
Interest on mortgage loans.....		4,591 27
Interest on bonds.....		14,808 80
Profit on sale or maturity of ledger assets.....		1,733 76
Received from home office.....		69,696 88
Total income		528,418 99
Total		\$1,098,226 72

Disbursements During the Year.

	Fire.	
Gross amount paid for losses...	\$489,404 16	
Deduct salvage and re-insurance.	85,820 47	
Net amount paid for losses.....		\$403,583 69
Commissions or brokerage to agents.....		113,359 63
Rents		1,871 62
Salaries, fees and all other charges of officers, \$3,750.00; clerks, \$19,436.42.....		23,186 42
Taxes on premiums.....		10,812 66
Insurance department fees and agents' licenses..		2,940 34
Municipal licenses, \$1,508.06; tax on franchise, \$102.21		1,610 27
Advertising, printing and stationery.....		2,508 86
Furniture and fixtures.....		268 64
Miscellaneous expenses		17,161 29
Remitted to home office.....		15,667 68
Total disbursements		592,971 10
Balance December 31, 1900.....		\$505,255 62
Invested in the following:		

Ledger Assets.

Mortgage loans on real estate, first liens.....	\$55,000 00
Book value of bonds.....	357,311 89
Cash in company's office.....	1,646 55
Cash deposited in bank.....	11,970 05
Certificate of deposit in hands of United States trustees	79,327 13

Total net ledger assets as per balance..... \$505,255 62

Non-Ledger Assets.

Interest due and accrued on mortgages.....	829 61
Interest accrued on bonds.....	1,250 82
Market value of bonds over book value.....	13,954 36
Gross premiums in course of collection.....	\$92,251 92
Deduct cost of collection, commission, &c....	26,977 41

Net amount of uncollected premiums..... 65,274 51
 Due from other companies for re-insurance on losses paid... 3,086 52

Gross assets \$589,651 44

Liabilities.

Losses adjusted and unpaid.....	\$4,426 48
Losses unadjusted and reported.....	26,046 40
Losses resisted	19,900 00

Total \$50,372 88
 Deduct re-insurance thereon..... 12,442 83

Net amount of unpaid losses..... \$37,930 05
 Unearned premiums on fire risks, one year or
 less \$177,592 48
 Unearned premiums on fire risks, more than one
 year 109,951 95

Total unearned premiums..... 287,544 43
 Return premiums 18,772 75

Total liabilities except deposit capital..... \$344,247 23
 Deposit capital 200,000 00
 Surplus over deposit capital..... 45,404 21

Total \$589,651 44

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$62,802,507	\$813,471 67
Written or renewed in 1900.....	53,045,619	669,902 85
Total	\$115,848,126	\$1,483,374 52
Deduct risks expired and terminated.....	69,962,409	874,976 92
In force at the end of the year.....	\$45,855,717	608,397 60
Deduct amount re-insured.....	2,821,841	42,195 76
Net amount in force.....	\$43,063,876	\$566,201 84

General Interrogatories.

Losses incurred during the year.....	\$387,412 46
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Business in New Jersey in 1900.

Fire risks written.....	\$1,303,399 00
Premiums received	8,358 98
Losses paid	12,665 79
Losses incurred	12,668 31
Amount at risk.....	1,854,232 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$58,359 65
Net premiums earned.....	\$467,421 07
Interest, etc., earned.....	19,525 62
Total premiums and interest earned.....	\$486,946 69
Net losses incurred.....	\$387,412 46
Expenses incurred	166,518 87
Total losses and expenses incurred.....	553,931 33
Net loss for the year.....	\$66,984 64
Received from home office in excess of amount remitted	54,029 20
Decrease in surplus for the year.....	12,955 44
Surplus at end of year.....	\$45,404 21
Ratio of net losses incurred to net premiums earned, 82.88 per cent.	
Ratio of expenses incurred to net premiums earned, 38.98 per cent.	

NORTHERN ASSURANCE COMPANY.

LONDON, ENGLAND.

Commenced business in United States, 1875.

GEORGE W. BABB, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1899..... \$2,345,332 86

Income During the Year.

	Fire.	
Gross cash premiums.....	\$1,695,120 04	
Deduct re-insurance, &c.....	506,041 30	
Net cash received for premiums.....	\$1,189,078 74	
Rent for company's use of own buildings.....	7,000 00	
Interest on bonds.....	79,450 00	
Interest from all other sources.....	473 01	
Received from home office.....	27,956 71	
Total income		1,303,958 46
Total		\$3,649,291 32

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$903,651 66	
Deduct salvage and re-insurance.	228,017 98	
Net amount paid for losses.....	\$675,633 68	
Commissions or brokerage to agents.....	190,242 18	
Rents	14,731 57	
Salaries, fees and all other charges of officers, clerks and other employes.....	87,510 60	
Taxes on premiums, \$37,472.60; on real estate, \$1,670.04	39,142 64	
Insurance department fees and agents' licenses.	7,511 80	
Municipal licenses, \$4,230.31; tax on franchise, \$2,821.13	7,051 44	
Advertising, printing and stationery.....	12,073 56	
Legal expenses	451 64	
Repairs and expenses on real estate.....	383 25	
Furniture and fixtures.....	1,183 12	

Miscellaneous expenses	\$107,785 07	
Remitted to home office.....	131,334 29	
	<hr/>	
Total disbursements		\$1,275,034 84
		<hr/>
Balance December 31, 1900.....		\$2,374,256 48
Invested in the following:		

Ledger Assets.

Book value of real estate unincumbered.....	\$115,000 00	
Book value of bonds.....	2,162,868 75	
Cash in company's office.....	1,872 61	
Cash deposited in bank.....	105,551 96	
Bills receivable	3,425 22	
Agents' debit balances.....	1,397 68	
	<hr/>	
Total	\$2,390,116 22	

Ledger Liabilities.

Agents' credit balances, \$74.98; all other, \$15,784.76	15,859 74	
	<hr/>	
Total net ledger assets as per balance.....		\$2,374,256 48

Non-Ledger Assets.

Interest due and accrued on bonds.....	7,216 33	
Market value of bonds over book value.....	112,761 25	
Gross premiums in course of collection.....	\$258,112 85	
Deduct cost of collection, commission, &c.....	39,469 07	
	<hr/>	
Net amount of uncollected premiums.....		218,643 78
Premiums more than three months due.....	\$7,838 29	
	<hr/>	
Gross assets		\$2,712,877 84

Liabilities.

Losses adjusted and unpaid.....	\$46,178 08	
Losses unadjusted and reported.....	86,509 56	
Losses resisted	24,058 50	
	<hr/>	
Total	\$156,746 14	
Deduct re-insurance thereon.....	6,110 67	
	<hr/>	
Net amount of unpaid losses.....		\$150,635 47

Unearned premiums on fire risks, one year or less	\$511,449 77	
Unearned premiums on fire risks, more than one year	510,238 32	
<hr/>		
Total unearned premiums.....		\$1,021,688 09
Salaries, rent, taxes and miscellaneous expenses due and accrued		500 00
Commissions and brokerage on premiums paid.....		24 80
Return premiums		10,355 47
Re-insurance premiums		1,382 35
All other liabilities.....		337 75
<hr/>		
Total liabilities except deposit capital.....		\$1,184,923 93
Deposit capital		200,000 00
Surplus over deposit capital.....		1,327,953 91
<hr/>		
Total		\$2,712,877 84

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums
In force December 31, 1899.....	\$197,773,313	\$1,960,988 13
Written or renewed in 1900.....	172,148,246	1,711,992 40
<hr/>		
Total	\$369,921,559	\$3,672,980 53
Deduct risks expired and terminated.....	157,227,510	1,556,042 58
<hr/>		
In force at the end of the year.....	\$212,694,049	\$2,116,937 95
Deduct amount re-insured.....	12,054,059	108,779 02
<hr/>		
Net amount in force.....	\$200,639,990	\$2,008,158 93

General Interrogatories.

Losses incurred during the year.....	\$692,980 41
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Amounts deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$13,800 00	\$25,135 99
New Mexico	13,800 00	3,700 00
Ohio	138,000 00	68,070 00
Oregon	55,200 00	7,682 12
Virginia	69,000 00	21,811 10
<hr/>		
	\$289,800 00	\$126,399 21

Business in New Jersey in 1900.

Fire risks written.....	\$6,915,306 00
Premiums received	43,516 72
Losses paid	48,192 14
Losses incurred	49,654 64

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$1,326,625 42
Net premiums earned.....	\$1,140,866 48
Interest, etc., earned.....	128,827 99
<hr/>	
Total premiums and interest earned.....	\$1,269,694 47
Net losses incurred.....	\$692,980 41
Expenses incurred	472,007 99
<hr/>	
Total losses and expenses incurred.....	1,164,988 40
<hr/>	
Net gain for the year.....	\$104,706 07
Remitted to home office in excess of amount received	103,377 58
<hr/>	
Increase in surplus for the year.....	1,328 49
<hr/>	

Surplus at end of year..... \$1,327,953 91
Ratio of net losses incurred to net premiums earned, 60.74 per cent.
Ratio of expenses incurred to net premiums earned, 41.37 per cent.

NORWICH UNION FIRE INSURANCE SOCIETY.

NORWICH, ENGLAND.

Commenced business in United States, 1877.

J. MONTGOMERY HARE, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1899..... \$2,055,938 50

Income During the Year.

	Fire.
Gross cash premiums.....	\$2,161,230 63
Deduct re-insurance, &c.....	517,733 66
<hr/>	
Net cash received for premiums.....	\$1,643,496 97

Interest on mortgage loans.....	\$1,800 00
Interest on bonds and dividends on stocks.....	70,061 22
Profit on sale or maturity of ledger assets.....	43,634 59
<hr/>	
Total income	\$1,758,992 78
<hr/>	
Total	\$3,814,931 28

Disbursements During the Year.

Fire.

Gross amount paid for losses....	\$1,196,016 47
Deduct salvage and re-insurance..	141,735 37
<hr/>	
Net amount paid for losses.....	\$1,054,281 10
Commissions or brokerage to agents.....	319,644 69
Rents	16,895 74
Salaries, fees and all other charges of officers, \$39,925.94; clerks, \$43,348.15; other em- ployes, \$65,615.38	148,889 47
Taxes on premiums, \$22,377.22; on other invest- ments, \$11,329.63	33,706 85
Insurance department fees and agents' licenses..	10,986 66
Municipal licenses, \$5,326.26; tax on franchise, \$1,490.24	6,816 50
Advertising, printing and stationery.....	17,903 58
Legal expenses	944 77
Furniture and fixtures.....	1,207 59
Miscellaneous expenses	71,294 34
Remitted to home office.....	104,714 99
<hr/>	
Total disbursements	1,787,286 28
<hr/>	
Balance December 31, 1900.....	\$2,027,645 00

Invested in the following:

Ledger Assets.

Mortgage loans on real estate, first liens.....	\$40,000 00
Book value of bonds, \$1,267,498.22; stocks, \$544- 740.08	1,812,238 30
Cash in company's office.....	1,891 88
Cash deposited in bank.....	173,514 82
<hr/>	
Total net ledger assets as per balance.....	\$2,027,645 00

Non-Ledger Assets.

Interest accrued on mortgages.....	\$150 00
Interest accrued on bonds and stocks.....	20,501 16
Market value of bonds and stocks over book value.....	114,665 45
Gross premiums in course of collection.....	\$231,940 13
Deduct cost of collection, commission, &c.....	44,437 30
<hr/>	
Net amount of uncollected premiums.....	187,502 83
Due from other companies for re-insurance on losses paid....	1,755 34
Premiums more than three months due.....	\$21,943 07
<hr/>	
Gross assets	\$2,352,219 78

Liabilities.

Losses adjusted and unpaid.....	\$67,186 17
Losses unadjusted and reported.....	69,899 60
Losses resisted	21,475 00
<hr/>	
Total	\$158,560 77
Deduct re-insurance thereon.....	14,288 41
<hr/>	
Net amount of unpaid losses.....	\$144,272 36
Unearned premiums on fire risks, one year or less	\$626,217 02
Unearned premiums on fire risks, more than one year	621,004 02
<hr/>	
Total unearned premiums.....	1,247,221 04
Salaries, rent, taxes and miscellaneous expenses due and accrued	16,632 52
Return premiums	8,057 27
Re-insurance premiums	3,018 63
<hr/>	
Total liabilities except deposit capital.....	\$1,419,201 82
Deposit capital	200,000 00
Surplus over deposit capital.....	733,017 96
<hr/>	
Total	\$2,352,219 78

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums
In force December 31, 1899.....	\$260,874,499	\$2,523,041 79
Written or renewed in 1900.....	213,128,154	2,173,900 51
<hr/>		
Total	\$474,002,653	\$4,696,942 30

Deduct risks expired and terminated.....	\$199,982,220	\$1,995,482 76
In force at the end of the year.....	\$274,020,433	\$2,701,459 54
Deduct amount re-insured.....	25,076,585	241,508 54
Net amount in force.....	\$248,943,848	\$2,459,951 00

General Interrogatories.

Losses incurred during the year.....	\$1,042,936 97
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Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$10,700 00	\$32,923 02
New Mexico	10,375 00	8,347 65
Ohio	110,500 00	51,317 70
Oregon	53,500 00	16,185 35
Virginia	38,115 00	20,889 58
	\$223,190 00	\$129,663 30

Business in New Jersey in 1900.

Fire risks written.....	\$5,150,938 00
Premiums received	38,315 01
Losses paid	40,173 80
Losses incurred	37,216 15
Amount at risk.....	8,892,749 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$800,803 16
Net premiums earned.....	\$1,596,503 61
Interest, etc., earned.....	117,050 02

Total premiums and interest earned.....	\$1,713,553 63
Net losses incurred.....	\$1,041,373 62
Expenses incurred	635,250 22

Total losses and expenses incurred.....	1,676,623 84
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Net gain for the year.....	\$36,929 79
Remitted to home office.....	104,714 99

Decrease in surplus for the year.....	67,785 20
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Surplus at end of year.....	\$733,017 96
Ratio of net losses incurred to net premiums earned, 65.23 per cent.	
Ratio of expenses incurred to net premiums earned, 39.79 per cent.	

PALATINE INSURANCE COMPANY, LIMITED.

LONDON, ENGLAND.

Commenced business in United States, 1900.

A. H. WRAY, *Resident Manager*, New York City.**Ledger Assets.**

Book value of bonds, \$430,500; stocks, \$461,500.....	\$892,000 00
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Liabilities.

Deposit capital	\$200,000 00
Surplus over deposit capital.....	692,000 00

Total	\$892,000 00
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Miscellaneous.

Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$10,500 00	.....
Ohio	105,000 00	.....
Oregon	52,500 00	.....
Virginia	52,500 00	.....
	<hr/> \$220,500 00	.....

PHOENIX ASSURANCE COMPANY.

LONDON, ENGLAND.

Commenced business in United States, 1879.

A. D. IRVING, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1899.....	\$2,620,991 11
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Income During the Year.

	Fire.	
Gross cash premiums.....	\$3,423,488	63
Deduct re-insurance, &c.....	1,142,166	55
Net cash received for premiums.....	\$2,281,322	08
Interest on bonds.....	73,210	26
Received from home office.....	48,625	00
Total income	\$2,403,157	34
Total	\$5,024,148	45

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$2,255,470	53
Deduct salvage and re-insurance.	695,016	89
Net amount paid for losses.....	\$1,560,453	64
Commissions or brokerage to agents.....	446,941	96
Rents	17,022	54
Salaries, fees and all other charges of officers, \$38,400.00; clerks, \$97,931.29.....	136,331	29
Taxes on premiums.....	76,105	75
Insurance department fees and agents' licenses.	6,529	14
Advertising, printing and stationery.....	19,924	04
Furniture and fixtures.....	691	43
Miscellaneous expenses	95,841	67
Remitted to home office.....	76,222	43
Total disbursements	2,436,063	89
Balance December 31, 1900.....	\$2,588,084	56

Invested in the following:

Ledger Assets.

Book value of bonds.....	\$2,155,293	00
Cash in company's office.....	221	63
Cash deposited in bank.....	23,224	54
Cash in hands of United States trustees.....	397,376	53
Due from other companies for re-insurance on losses paid	12,403	52
Total	\$2,588,519	22
Deduct ledger liabilities.....	434	66
Total net ledger assets as per balance.....	\$2,588,084	56

Non-Ledger Assets.

Interest due and accrued on bonds.....	\$25,431 25
Market value of bonds over book value.....	81,733 25
Gross premiums in course of collection.....	\$237,251 26
Deduct cost of collection, commission, &c.....	38,956 03
Net amount of uncollected premiums.....	198,295 23
Premiums more than three months due.....	\$4,351 15
Gross assets	\$2,893,544 29

Liabilities.

Losses adjusted and unpaid.....	\$125,789 00
Losses unadjusted and reported.....	453,166 12
Losses resisted	22,225 00
Total	\$601,180 12
Deduct re-insurance thereon.....	285,239 00
Net amount of unpaid losses.....	\$315,941 12
Unearned premiums on fire risks, one year or less	\$829,481 94
Unearned premiums on fire risks, more than one year	761,192 22
Total unearned premiums.....	1,590,674 16
Salaries, rent, taxes and miscellaneous expenses due and accrued	25,444 98
Return premiums	15,350 90
Re-insurance premiums	149,383 15
Total liabilities except deposit capital.....	\$2,096,794 31
Deposit capital	200,000 00
Surplus over deposit capital.....	596,749 98
Total	\$2,893,544 29

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$390,390,150	\$3,635,123 05
Written or renewed in 1900.....	398,834,133	3,432,350 19
Total	\$789,224,283	\$7,067,473 24

Deduct risks expired and terminated.....	\$369,213,974	\$2,976,730 36
In force at the end of the year.....	\$420,010,309	\$4,090,742 88
Deduct amount re-insured.....	104,191,161	951,674 96
Net amount in force.....	\$315,819,148	\$3,139,067 92

General Interrogatories.

Losses incurred during the year.....	\$1,584,399 62
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Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$10,675 00	\$10,111 57
Ohio	106,750 00	67,161 80
Oregon	53,375 00	11,911 47
Virginia	21,350 00	33,798 70
	\$192,150 00	\$122,983 54

Business in New Jersey in 1900.

Fire risks written.....	\$9,586,273 00
Premiums received	82,181 20
Losses paid	57,762 36
Losses incurred	74,311 00
Amount at risk.....	10,065,587 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$610,638 29
Net premiums earned.....	\$2,221,114 12
Interest, etc., earned.....	143,866 54

Total premiums and interest earned.....	\$2,364,980 66
Net losses incurred.....	\$1,584,399 62
Expenses incurred	766,871 92

Total losses and expenses incurred.....	2,351,271 54
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Net gain for the year.....	\$13,709 12
Remitted to home office in excess of amount received	27,597 43

Decrease in surplus for the year.....	13,888 31
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Surplus at end of year.....	\$596,749 98
Ratio of net losses incurred to net premiums earned, 71.33 per cent.	
Ratio of expenses incurred to net premiums earned, 37.95 per cent.	

PRUSSIAN NATIONAL INSURANCE COMPANY.

STETTIN, GERMANY.

Commenced business in United States, 1891.

THEODORE W. LETTON, *Resident Manager*, Chicago, Ill.

Balance of net ledger assets, December 31, 1899..... \$627,532 74

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums	\$634,650 88	\$2,921 69	
Deduct re-insurance, &c	200,806 28	.....
Net cash rec'd for prem's...	\$433,844 60	\$2,921 69	\$436,766 29
Rents from company's property.....			60 00
Interest on bonds.....			23,193 96
Profit on sale or maturity of ledger assets.....			862 50
Profit and loss.....			1,598 56
Received from home office.....			72,281 25
Total income			534,762 56
Total			\$1,162,295 30

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$358,791 20	\$1,221 32	
Deduct salvage and re-insurance.....	67,071 24	.....
Net am't paid for losses...	\$291,719 96	\$1,221 32	\$292,941 28
Commissions or brokerage to agents.....			98,886 26
Rents			2,100 00
Salaries, fees and all other charges of officers, \$12,250.00; clerks, \$12,279.47; other em- ployes, \$10,965.72			35,495 19
Taxes on premiums, \$10,306.67; on real estate, \$8.35; internal revenue, \$3,438.34.....			13,753 36
Insurance department fees and agents' licenses..			4,274 69

Municipal licenses, \$983.30; tax on franchise, \$25.00	\$1,008 30
Advertising, printing and stationery.....	3,745 13
Repairs and expenses on real estate.....	2 75
Furniture and fixtures.....	66 48
Miscellaneous expenses	31,471 95
Remitted to home office.....	48,568 49
Profit and loss.....	276 55
Loss on sale or maturity of ledger assets.....	31 62

Total disbursements	\$532,622 05
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Balance December 31, 1900.....	\$629,673 25
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Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$800 00
Book value of bonds.....	544,608 93
Cash in company's office.....	563 93
Cash deposited in bank.....	90,664 59

Total	\$636,637 45
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Ledger Liabilities.

Agents' credit balances.....	6,964 20
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Total net ledger assets as per balance.....	\$629,673 25
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Non-Ledger Assets.

Interest due and accrued on bonds.....	1,577 50
Rents due and accrued on company's property or lease.....	10 00
Market value of bonds over book value.....	34,306 07
Gross premiums in course of collection.....	\$97,967 62
Deduct cost of collection, commission, &c.....	20,573 20

Net amount of uncollected premiums.....	77,394 42
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All other assets	1,204 85
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Premiums more than three months due.....	\$5,950 68
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Gross assets	\$744,166 09
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Liabilities.

Losses adjusted and unpaid.....	\$24,752 50
Losses unadjusted and reported.....	28,424 00
Losses resisted	4,350 00

Total	\$57,526 50
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Deduct re-insurance thereon.....	\$13,028 53	
Net amount of unpaid losses.....		\$44,497 97
Unearned premiums on fire risks, one year or less	\$163,864 63	
Unearned premiums on fire risks, more than one year	194,237 34	
Total unearned premiums.....		358,101 97
Salaries, rent, taxes and miscellaneous expenses due and accrued		1,932 69
Re-insurance premiums		302 14
Total liabilities except deposit capital.....		\$404,834 77
Deposit capital		200,000 00
Surplus over deposit capital.....		139,331 32
Total		\$744,166 09

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$60,835,667	\$741,693 68
Written or renewed in 1900.....	56,466,585	653,241 65
Total	\$117,302,252	\$1,394,935 33
Deduct risks expired and terminated.....	47,579,608	572,648 81
In force at the end of the year.....	\$69,722,644	\$822,286 52
Deduct amount re-insured.....	10,648,366	120,675 85
Net amount in force.....	\$59,074,278	\$701,610 67

	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$6,060	\$29 30
Written or renewed in 1900.....	696,771	2,921 69
In force at the end of the year.....	\$702,831	\$2,950 99

General Interrogatories.

Losses incurred during the year (fire, \$279,545.93; marine and inland, \$696.32)	\$280,242 25
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Business in New Jersey in 1900.

Fire risks written.....	\$2,762,549 00
Premiums received	15,148 28
Losses paid	25,300 18
Losses incurred	25,475 74
Amount at risk.....	2,533,208 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$117,578 92
Net premiums earned	\$439,832 57
Interest, etc., earned.....	30,254 07
<hr/>	
Total premiums and interest earned.....	\$470,086 64
Net losses incurred.....	\$280,242 25
Expenses incurred	191,804 75
<hr/>	
Total losses and expenses incurred.....	472,047 00
<hr/>	
Net loss for the year.....	\$1,960 36
Received from home office in excess of amount remitted	23,712 76
<hr/>	
Increase in surplus for the year.....	21,752 40
<hr/>	
Surplus at end of year.....	\$139,331 32
Ratio of net losses incurred to net premiums earned, 63.71 per cent.	
Ratio of expenses incurred to net premiums earned, 43.60 per cent.	

ROYAL INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

Commenced business in United States, 1851.

E. F. BEDDALL, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1899..... \$6,518,514 29

Income During the Year.

Fire.	
Gross cash premiums.....	\$5,921,551 53
Deduct re-insurance, &c.....	1,907,842 35
<hr/>	

Net cash received for premiums..... \$4,013,709 18

Deposit premiums received on perpetual risks...	\$9,781 02	
Rents from company's property (including \$33,- 664.56 for company's use of own buildings).	163,224 21	
Interest on mortgage loans.....	9,479 99	
Interest on bonds.....	148,485 26	
Interest from all other sources.....	2,466 99	
Received from home office.....	307,618 64	
		<hr/>
Total income	\$4,654,765 29	
		<hr/>
Total	\$11,173,279 58	

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$3,299,715 38	
Deduct salvage and re-insurance.	450,121 45	
		<hr/>
Net amount paid for losses.....	\$2,849,593 93	
Deposit premiums returned.....	9,910 30	
Commissions or brokerage to agents.....	665,843 12	
Salaries and allowances to agents.....	30,400 24	
Rents	38,054 34	
Salaries, fees and all other charges of officers, \$91,002.49; clerks, \$166,532.43; other employes, \$59,367.45	316,902 37	
Taxes on premiums, \$136,498.42; on real estate, \$27,586.31	164,084 73	
Insurance department fees and agents' licenses.	9,883 15	
Municipal licenses	788 71	
Advertising, printing and stationery.....	56,997 75	
Legal expenses	3,229 74	
Repairs and expenses on real estate.....	80,872 61	
Furniture and fixtures.....	711 44	
Miscellaneous expenses	153,202 31	
Remitted to home office.....	380,974 87	
Profit and loss	7,949 18	
		<hr/>
Total disbursements	4,769,398 79	
		<hr/>
Balance December 31, 1900.....	\$6,403,880 79	

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$2,143,090 05
Mortgage loans on real estate, first liens.....	195,000 00
Book value of bonds.....	3,798,412 55

Cash in company's office.....	\$1,154 06	
Cash in branch offices.....	2,359 27	
Cash deposited in bank.....	264,252 99	
	<hr/>	
Total	\$6,404,268 92	
Deduct ledger liabilities.....	388 13	
	<hr/>	
Total net ledger assets as per balance.....		\$6,403,880 79

Non-Ledger Assets.

Interest due and accrued on mortgages.....		679 17
Interest due and accrued on bonds.....		40,829 16
Interest due and accrued on other assets.....		73 31
Rents due and accrued on company's property or lease.....		14,380 88
Gross premiums in course of collection.....	\$711,129 52	
Deduct cost of collection, commission, &c.....	117,105 41	
	<hr/>	
Net amount of uncollected premiums.....		594,024 11
Amount receivable under perpetual policies.....		869 99
Due from other companies for re-insurance on losses paid....		15,484 06
Premiums more than three months due.....	\$18,184 10	
	<hr/>	
Gross assets		\$7,070,221 47

Liabilities.

Losses adjusted and unpaid.....	\$32,516 90	
Losses unadjusted and reported.....	574,963 36	
Losses resisted	102,301 57	
	<hr/>	
Total	\$709,781 83	
Deduct re-insurance thereon.....	210,853 13	
	<hr/>	
Net amount of unpaid losses.....		\$498,928 70
Unearned premiums on fire risks, one year or less	\$1,374,121 20	
Unearned premiums on fire risks, more than one year	2,139,526 65	
	<hr/>	
Total unearned premiums		3,513,647 85
Amount reclaimable on perpetual fire policies.....		227,010 68
Net premium reserve under life department.....		119,902 72
Salaries, rent, taxes and miscellaneous expenses due and accrued		34,240 48
Commissions and brokerage on premiums paid.....		867 19
Return premiums		18,426 22
Re-insurance premiums		168,221 42
	<hr/>	
Total liabilities except deposit capital.....		\$4,581,245 26

Deposit capital	\$200,000 00
Surplus over deposit capital.....	2,288,976 21
<hr/>	
Total	\$7,070,221 47

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$894,333.811	\$7,783,106 72
Written or renewed in 1900.....	797,441,087	5,966,047 56
<hr/>		
Total	\$1,691,774.898	\$13,749,154 28
Deduct risks expired and terminated.....	754,048,142	5,572,709 86
<hr/>		
In force at the end of the year.....	\$937,726,756	\$8,176,444 42
Deduct amount re-insured.....	165,246,353	1,148,243 24
<hr/>		
Net amount in force.....	\$772,480,403	\$7,028,201 18
Perpetual risks in force (not included above).	9,565,419	10,111 63

General Interrogatories.

Losses incurred during the year (fire, \$2,810,843.17; tornado, \$9,575.70)	\$2,820,418 87
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Amounts deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$11,990 27	\$31,822 94
New Mexico	10,300 00	12,224 19
Ohio	119,902 72	343,010 03
Oregon	59,951 36	21,795 81
Virginia	59,951 36	49,410 60
<hr/>		
	\$262,095 71	\$458,263 57

Business in New Jersey in 1900.

Fire risks written.....	\$16,481,566 00
Premiums received	135,414 02
Losses paid	126,838 41
Losses incurred	125,672 23
Tornado risks written.....	30,800 00
Premiums received	85 60
Losses paid	
Losses incurred	

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$2,275,239	95
Net premiums earned.....	\$4,103,708	98
Interest, etc., earned.....	220,322	92
Total premiums and interest earned.....	\$4,324,031	90
Net losses incurred.....	\$2,820,418	87
Expenses incurred	1,416,520	54
Total losses and expenses incurred.....	4,236,939	41
Net gain for the year.....	\$87,092	49
Remitted to home office in excess of amount received	73,356	23
Increase in surplus for the year.....	13,736	26
Surplus at end of year.....	\$2,288,976	21
Ratio of net losses incurred to net premiums earned, 68.73 per cent.		
Ratio of expenses incurred to net premiums earned, 34.52 per cent.		

ROYAL EXCHANGE ASSURANCE.

LONDON, ENGLAND.

Commenced business in United States, 1891.

ROBERT DICKSON, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1899..... \$1,108,833 28

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums.....	\$1,159,187	\$105	80
Deduct re-insurance, &c	337,326	89	
Net cash rec'd for prem's...	\$821,860	\$105	80
Interest on bonds.....		39,480	39
Received from home office.....		375,882	93
Total income		1,237,329	77
Total		\$2,346,163	05

Disbursements During the Year.

Fire.

Gross amount paid for losses.....	\$590,193 09
Deduct salvage and re-insurance..	94,538 83

Net amount paid for losses.....	\$495,654 26
Commissions or brokerage to agents.....	174,124 92
Rents	6,781 00
Salaries, fees and all other charges of officers, \$21,350.00; clerks, \$46,055.25.....	67,405 25
Taxes on premiums, \$13,704.17; internal revenue, \$6,837.41	20,541 58
Insurance department fees and agents' licenses..	8,058 59
Municipal licenses	2,594 60
Advertising, printing and stationery.....	10,206 07
Miscellaneous expenses	34,236 66
Remitted to home office.....	160,637 61

Total disbursements \$980,240 54

Balance December 31, 1900..... \$1,365,922 51

Invested in the following:

Ledger Assets.

Book value of bonds.....	\$1,312,956 22
Cash in company's office.....	3,666 01
Cash deposited in bank.....	33,670 52
Office furniture and maps.....	15,629 76

Total net ledger assets as per balance..... \$1,365,922 51

Non-Ledger Assets.

Interest due on bonds.....	14,459 79
Market value of bonds over book value.....	28,386 03
Gross premiums in course of collection.....	\$132,495 33
Deduct cost of collection, commission, &c.....	27,426 53

Net amount of uncollected premiums.....	105,068 80
Due from other companies for re-insurance on losses paid...	954 00

Gross assets \$1,514,791 13

Items not Admitted.

Office furniture and maps.....	15,629 76
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Total admitted assets..... \$1,499,161 37

UNITED STATES BRANCHES OF

Liabilities.

Losses adjusted and unpaid.....	\$18,261 59	
Losses unadjusted and reported.....	78,155 21	
Losses resisted	5,207 20	
	<hr/>	
Total	\$101,624 00	
Deduct re-insurance thereon.....	22,639 00	
	<hr/>	
Net amount of unpaid losses.....		\$78,985 00
Unearned premiums on fire risks, one year or less	\$301,400 57	
Unearned premiums on fire risks, more than one year	302,966 37	
	<hr/>	
Total unearned premiums.....		604,366 94
Salaries, rent, taxes and miscellaneous expenses due and accrued		1,597 88
Re-insurance premiums		5,469 79
	<hr/>	
Total liabilities except deposit capital.....		\$690,419 61
Deposit capital		200,000 00
Surplus over deposit capital.....		608,741 76
	<hr/>	
Total		\$1,499,161 37

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$93,906,486	\$1,059,264 26
Written or renewed in 1900.....	103,768,498	1,169,236 95
	<hr/>	
Total	\$197,674,984	\$2,228,501 21
Deduct risks expired and terminated.....	81,859,986	882,516 03
	<hr/>	
In force at the end of the year.....	\$115,814,998	\$1,345,985 18
Deduct amount re-insured.....	15,317,257	178,666 08
	<hr/>	
Net amount in force.....	\$100,497,741	\$1,167,319 10

General Interrogatories.

Losses incurred during the year.....		\$525,714 26
Amounts deposited for the exclusive protection of policyholders in other States or countries:		
State or Country.	Value of Deposits.	Liabilities.
Ohio	\$107,156 25	\$31,157 00
Oregon	58,000 00	14,464 00
	<hr/>	
	\$165,156 25	\$45,621 00

Business in New Jersey in 1900.

Fire risks written.....	\$2,037,844 00
Premiums received	7,242 02
Losses paid	26,184 30
Losses incurred	26,148 30
Amount at risk.....	1,850,464 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$456,422 38
Net premiums earned.....	\$738,512 39
Interest, etc., earned.....	53,209 37
<hr/>	
Total premiums and interest earned.....	\$791,721 76
Net losses incurred.....	\$527,230 26
Expenses incurred	327,417 44
<hr/>	
Total losses and expenses incurred.....	854,647 70
<hr/>	
Net loss for the year.....	\$62,925 94
Received from home office in excess of amount remitted	215,245 32
<hr/>	
Increase in surplus for the year.....	152,319 38
<hr/>	
Surplus at end of year.....	\$608,741 76
Ratio of net losses incurred to net premiums earned, 71.37 per cent.	
Ratio of expenses incurred to net premiums earned, 44.33 per cent.	

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

EDINBURGH, SCOTLAND.

Commenced business in United States, 1880.

JAMES H. BREWSTER, *Resident Manager*, Hartford, Conn.

Balance of net ledger assets, December 31, 1899.....	\$3,803,049 35
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Income During the Year.

Fire.

Gross cash premiums.....	\$3,322,169 63
Deduct re-insurance, &c.....	1,382,174 80

Net cash received for premiums.....	\$1,939,994 83
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Rents from company's property.....	\$12,385	25
Interest on mortgage loans.....	60,266	72
Interest on collateral loans.....	85	66
Interest on bonds and dividends on stocks.....	72,521	41
Interest from all other sources.....	5,044	44
Profit on sale or maturity of ledger assets.....	3,225	64
Received from home office.....	79,526	27
<hr/>		
Total income	\$2,173,051	22
<hr/>		
Total	\$5,976,100	57

Disbursements During the Year.

Fire.

Gross amount paid for losses.....	\$2,060,681	45
Deduct salvage and re-insurance.....	670,815	72
<hr/>		
Net amount paid for losses.....	\$1,389,865	73
Commissions or brokerage to agents.....	393,485	61
Rents	4,182	39
Salaries, fees and all other charges of officers, \$15,000.00; clerks and other employes, \$76,- 960.07	91,960	07
Taxes on premiums, \$44,099.18; on real estate, \$3,105.18; internal revenue, \$14,810.95.....	62,015	31
Insurance department fees and agents' licenses.....	10,130	51
Municipal licenses, \$6,021.13; tax on franchise, \$665.01	6,686	14
Advertising, printing and stationery.....	17,008	25
Repairs and expenses on real estate.....	7,121	25
Furniture and fixtures.....	6,829	59
Miscellaneous expenses	96,561	39
Loss on sale or maturity of ledger assets.....	5,192	04
<hr/>		
Total disbursements	2,091,038	28
<hr/>		
Balance December 31, 1900.....	\$3,885,062	29

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$218,457	56
Mortgage loans on real estate, first liens.....	1,064,050	17
Loans secured by pledge of bonds, stocks or other collaterals	2,600	00
Book value of bonds, \$1,924,266.20 stocks, \$49,- 950.00	1,974,216	20

Cash in company's office.....	\$583 74
Cash deposited in bank.....	519,527 98
Agents' debit balances.....	155,778 58
<hr/>	
Total	\$3,935,214 23

Ledger Liabilities.

Agents' credit balances, \$23.12; re-insurance, \$50,128.82	50,151 94
<hr/>	

Total net ledger assets as per balance.....	\$3,885,062 29
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Non-Ledger Assets.

Interest due and accrued on mortgages.....	13,856 54
Interest due and accrued on bonds and stocks.....	21,848 77
Interest due on collateral loans.....	22 40
Interest due and accrued on other assets.....	531 23
Market value of bonds and stocks over book value.....	66,153 75
Gross premiums in course of collection.....	\$275,380 00
Deduct cost of collection, commission, etc.....	45,778 25
<hr/>	

Net amount of uncollected premiums.....	229,601 75
<hr/>	

Gross assets	\$4,217,076 73
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Liabilities.

Losses adjusted and unpaid.....	\$76,253 81
Losses unadjusted and reported.....	166,500 00
Losses resisted	12,300 000
<hr/>	

Total	\$255,053 81
Deduct re-insurance thereon.....	15,088 23
<hr/>	

Net amount of unpaid losses.....	\$239,965 58
Unearned premiums on fire risks, one year or less	\$695,297 37
Unearned premiums on fire risks, more than one year	960,491 89
<hr/>	

Total unearned premiums.....	1,655,789 26
Salaries, rent, taxes and miscellaneous expenses due and ac- crued	5,000 00
Return premiums	25,834 76
Re-insurance premiums	66,432 24
<hr/>	

Total liabilities except deposit capital.....	\$1,993,021 84
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Deposit capital	\$200,000 00
Surplus over deposit capital.....	2,024,054 89
Total	\$4,217,076 73

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$463,713,045	\$4,019,751 01
Written or renewed in 1900.....	357,480,804	3,433,140 63
Total	\$821,193,849	\$7,452,891 64
Deduct risks expired and terminated.....	315,081,851	2,988,921 48
In force at the end of the year.....	\$506,111,998	\$4,463,970 16
Deduct amount re-insured.....	123,441,204	1,122,278 70
Net amount in force.....	\$382,670,794	\$3,341,691 46

General Interrogatories.

Losses incurred during the year.....	\$1,343,071 72
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Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Canada	\$154,600 00	\$136,082 18
Georgia	10,800 00	24,767 39
New Mexico	10,000 00	6,234 72
Ohio	113,000 00	107,789 30
Oregon	68,937 50	16,114 05
Virginia	55,125 00	31,308 02
	\$412,462 50	\$322,295 66

Business in New Jersey in 1900.

Fire risks written.....	\$15,011,887 00
Premiums received	87,995 10
Losses paid	86,563 78
Losses incurred	90,338 89

Underwriting and Investment Exhibit for the Year 1900

Surplus at beginning of year.....	\$1,714,984 04
Net premiums earned.....	\$2,126,957 16
Interest, etc., earned.....	144,498 28
Total premiums and interest earned.....	\$2,271,455 44

Net losses incurred.....	\$1,343,071 72	
Expenses incurred	698,839 14	
	<hr/>	
Total losses and expenses incurred.....	\$2,041,910 86	
	<hr/>	
Net gain for the year.....	\$229,544 58	
Received from home office.....	79,526 27	
	<hr/>	
Increase in surplus for the year.....	\$309,070 85	
	<hr/>	
Surplus at end of year.....	\$2,024,054 89	
Ratio of net losses incurred to net premiums earned, 63.14 per cent.		
Ratio of expenses incurred to net premiums earned, 32.86 per cent.		

SEA INSURANCE COMPANY, LIMITED.

LIVERPOOL, ENGLAND.

PERCY CHUBB, *Resident Attorney*, New York City.

Balance of net ledger assets, December 31, 1899.....	\$472,897 05
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Income During the Year.

	Marine and Inland.	
Gross cash premiums.....	\$1,043,604 67	
Deduct re-insurance, &c.....	543,194 75	
	<hr/>	
Net cash received for premiums.....	\$500,409 92	
Interest on bonds and dividends on stocks.....	15,555 80	
	<hr/>	
Total income	515,965 72	
	<hr/>	
Total	\$988,862 77	

Disbursements During the Year.

	Marine and Inland.	
Gross amount paid for losses...	\$804,129 80	
Deduct salvage and re-insurance..	546,353 63	
	<hr/>	
Net amount paid for losses.....	\$257,776 17	
Commissions or brokerage to agents.....	67,115 58	
Taxes on premiums.....	17,245 28	
Insurance department fees and agents' licenses.	390 50	

Advertising, printing and stationery.....	\$537 78	
Legal expenses	60 97	
Miscellaneous expenses	10,101 15	
Remitted to home office.....	113,229 28	
	<hr/>	
Total disbursements		\$466,456 71
		<hr/>
Balance December 31, 1900.....		\$522,406 06

Invested in the following:

Ledger Assets.

Book value of bonds, \$375,000.00; stocks, \$33,- 680.00	\$408,680 00	
Cash in company's office.....	6,174 32	
Cash deposited in bank.....	52,078 67	
Due from other companies for re-insurance on losses paid	55,473 07	
	<hr/>	
Total net ledger assets as per balance.....		\$522,406 06

Non-Ledger Assets.

Market value of bonds and stocks over book value.....		28,888 50
Gross premiums in course of collection.....	\$72,327 20	
Deduct cost of collection, commission, &c.....	12,657 26	
	<hr/>	
Net amount of uncollected premiums.....		59,669 94
		<hr/>
Gross assets		\$610,964 50

Liabilities.

Losses unadjusted and reported.....	\$84,450 00	
Deduct re-insurance thereon.....	17,311 00	
	<hr/>	
Net amount of unpaid losses.....		\$67,139 00
Unearned premiums on inland navigation risks..	\$13,284 13	
Unearned premiums on marine risks.....	69,687 04	
	<hr/>	
Total unearned premiums.....		82,971 17
Taxes due and accrued.....		11,500 00
Re-insurance premiums		37,286 43
	<hr/>	
Total liabilities except deposit capital.....		\$198,896 60
Deposit capital		200,000 00
Surplus over deposit capital.....		212,067 90
	<hr/>	
Total		\$610,964 50

Miscellaneous.*Risks and Premiums.*

	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$16,407,540	\$90,623 36
Written or renewed in 1900.....	194,217,115	1,022,351 16
Total	\$210,624,655	\$1,112,974 52
Deduct risks expired and terminated.....	192,440,558	1,001,590 62
In force at the end of the year.....	\$18,184,097	\$111,383 90
Deduct amount re-insured.....	4,654,319	28,412 73
Net amount in force.....	\$13,529,778	\$82,971 17

General Interrogatories.

Losses incurred during the year..... \$265,873 00

Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Ohio	\$104,750 00	.....

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$200,581 22
Net premiums earned.....	\$480,497 09
Interest, etc., earned.....	7,043 30
Total premiums and interest earned.....	\$487,540 39
Net losses incurred.....	\$265,873 17
Expenses incurred	96,951 26
Total losses and expenses incurred.....	362,824 43
Net gain for the year.....	\$124,715 96
Remitted to home office.....	113,229 28
Increase in surplus for the year.....	11,486 68
Surplus at end of year.....	\$212,067 90
Ratio of net losses incurred to net premiums earned, 55.33 per cent.	
Ratio of expenses incurred to net premiums earned, 20.17 per cent.	

SKANDIA INSURANCE COMPANY.

STOCKHOLM, SWEDEN.

Commenced business in United States June 1, 1900.

C. F. SHALLCROSS, *Resident Manager*, New York City.

Balance of net ledger assets June 1, 1900.....	\$500,000 00
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Income During the Year.

	Fire.	
Gross cash premiums.....	\$353,698 22	
Deduct re-insurance, &c.....	48,446 44	
	<hr/>	
Net cash received for premiums.....	\$305,251 78	
Interest on bonds.....	7,100 00	
Interest from all other sources.....	2,172 43	
Received from home office.....	3,412 75	
	<hr/>	
Total income		317,936 96
		<hr/>
Total		\$817,936 96

Disbursements During the Year.

Gross amount paid for losses.....	\$13,574 40	
Commissions or brokerage to agents.....	92,913 17	
Insurance department fees and agents' licenses..	1,958 00	
Miscellaneous expenses	506 62	
Remitted to home office.....	147,633 33	
Reduction in book value of bonds.....	2,224 87	
	<hr/>	
Total disbursements		258,810 39
		<hr/>
Balance December 31, 1900.....		\$559,126 57

Invested in the following:

Ledger Assets.

Book value of bonds.....	\$468,394 51	
Cash deposited in bank.....	90,732 06	
	<hr/>	
Total net ledger assets as per balance.....		\$559,126 57

Non-Ledger Assets.

Interest accrued on bonds.....		\$2,516 67
Gross premiums in course of collection.....	\$89,693 53	
Deduct cost of collection, commission, &c.....	27,122 65	
	<hr/>	
Net amount of uncollected premiums.....		62,570 88
All other assets		18 00
	<hr/>	
Gross assets		\$624,232 12

Liabilities.

Losses adjusted and unpaid.....	\$10,604 94	
Losses unadjusted and reported.....	46,951 38	
	<hr/>	
Amount of unpaid losses.....		\$57,556 32
Unearned premiums on fire risks, one year or less	\$162,329 13	
Unearned premiums on fire risks, more than one year	38,624 45	
	<hr/>	
Total unearned premiums.....		200,953 58
Salaries, rent, taxes and miscellaneous expenses due and accrued		6 50
Return premiums		3,285 53
	<hr/>	
Total liabilities except deposit capital.....		\$261,801 93
Deposit capital		200,000 00
Surplus over deposit capital.....		162,430 19
	<hr/>	
Total		\$624,232 12

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
Written or renewed in 1900.....	\$61,887,897	\$443,391 75
Deduct risks expired and terminated.....	18,306,620	73,618 68
	<hr/>	
In force at the end of the year.....	\$43,581,277	\$369,773 07

General Interrogatories.

Losses incurred during the year.....		\$71,130 72
Amount deposited for the exclusive protection of policyholders in other States or countries:		
State or Country.	Value of Deposits.	Liabilities.
Georgia	\$11,536 16	\$1,727 38
Ohio	134,224 75	15,345 80
	<hr/>	
	\$145,760 91	\$17,073 18

UNITED STATES BRANCHES OF

Business in New Jersey in 1900.

Fire risks written.....	\$1,511,975 00
Premiums received	11,882 34
Losses paid	14 16
Losses incurred	1,114 16

Underwriting and Investment Exhibit for the Year 1900.

Surplus beginning of period.....	\$300,000 00
Net premiums earned.....	\$190,706 20
Interest, etc., earned.....	9,564 23
<hr/>	
Total premiums and interest earned.....	\$200,270 43
Net losses incurred	\$71,130 72
Expenses incurred	122,488 94
<hr/>	
Total losses and expenses incurred.....	193,619 66
<hr/>	
Net gain for the year.....	\$6,650 77
Remitted to home office in excess of amount received	144,220 58
<hr/>	
Decrease in surplus for the year.....	137,569 81
<hr/>	
Surplus at end of year.....	\$162,430 19
Ratio of net losses incurred to net premiums earned, 37.30 per cent.	
Ratio of expenses incurred to net premiums earned, 64.23 per cent.	

STATE FIRE INSURANCE COMPANY, LIMITED.

LIVERPOOL, ENGLAND.

Commenced business in United States, 1897.

HALL & HENSHAW, *Resident Managers*, New York City.

Balance of net ledger assets, December 31, 1899..... \$305,659 74

Income During the Year.

	Fire.
Gross cash premiums.....	\$175,126 99
Deduct re-insurance, &c.....	39,320 63
<hr/>	
Net cash received for premiums.....	\$135,806 36

Interest on bonds.....	\$8,554 00	
Received from home office.....	15,500 00	
		<hr/>
Total income		\$159,860 36
		<hr/>
Total		\$465,520 10

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$89,150 01	
Deduct salvage and re-insurance..	721 81	
		<hr/>
Net amount paid for losses.....		\$88,428 20
Commissions or brokerage to agents.....		34,274 45
Rents		600 00
Salaries, fees and all other charges of officers, \$2,167.50; clerks, \$3,203.77; other employees, \$865.97		6,237 24
Taxes on premiums, \$1,074.21; internal revenue, \$288.51		1,362 72
Insurance department fees and agents' licenses.		763 26
Municipal licenses, \$101.72; tax on franchise, \$53.95		155 67
Advertising, printing and stationery.....		1,169 36
Miscellaneous expenses		5,433 14
Remitted to home office.....		25,282 31
		<hr/>
Total disbursements		163,706 35
		<hr/>
Balance December 31, 1900.....		\$301,813 75
Invested in the following:		

Ledger Assets.

Book value of bonds.....	\$292,985 78	
Cash in company's office.....	1,353 29	
Cash deposited in bank.....	7,474 68	
		<hr/>
Total net ledger assets as per balance.....		\$301,813 75

Non-Ledger Assets.

Interest accrued on bonds.....		1,870 83
Market value of bonds over book value.....		5,264 22
Gross premiums in course of collection.....	\$20,756 47	
Deduct cost of collection, commission, &c.....	3,334 12	
		<hr/>
Net amount of uncollected premiums.....		17,422 35
		<hr/>
Gross assets		\$326,371 15

Liabilities.

Losses adjusted and unpaid.....	\$3,186 89	
Losses unadjusted and reported.....	10,307 69	
	<hr/>	
Total	\$13,494 58	
Deduct re-insurance thereon.....	11 34	
	<hr/>	
Net amount of unpaid losses.....		\$13,483 24
Unearned premiums on fire risks, one year or less	\$58,766 84	
Unearned premiums on fire risks, more than one year	12,902 51	
	<hr/>	
Total unearned premiums.....		71,669 35
Return premiums		251 60
Re-insurance premiums		55 11
	<hr/>	
Total liabilities except deposit capital.....		\$85,459 30
Deposit capital		200,000 00
Surplus over deposit capital.....		40,911 85
	<hr/>	
Total		\$326,371 15

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$8,057,928	\$83,409 42
Written or renewed in 1900.....	15,629,909	178,282 57
	<hr/>	
Total	\$23,687,837	\$261,691 99
Deduct risks expired and terminated,.....	12,068,274	120,093 84
	<hr/>	
In force at the end of the year.....	\$11,619,563	\$141,598 15
Deduct amount re-insured.....	367,155	4,622 19
	<hr/>	
Net amount in force.....	\$11,252,408	\$136,975 96

General Interrogatories.

Losses incurred during the year.....	\$84,214 53
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Business in New Jersey in 1900.

Fire risks written.....	\$623,617 00
Premiums received	6,680 53
Losses paid	3,680 51
Losses incurred	4,577 00
Amount at risk.....	685,979 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$63,833 36
Net premiums earned.....	\$109,540 57
Interest, etc., earned.....	12,833 33
<hr/>	
Total premiums and interest earned.....	\$122,373 90
Net losses incurred.....	\$84,214 53
Expenses incurred	51,298 57
<hr/>	
Total losses and expenses incurred.....	135,513 10
<hr/>	
Net loss for the year.....	\$13,139 20
Remitted to home office in excess of amount received	9,782 31
<hr/>	
Decrease in surplus for the year.....	22,921 51
<hr/>	
Surplus at end of year.....	\$40,911 85
Ratio of net losses incurred to net premiums earned, 76.88 per cent.	
Ratio of expenses incurred to net premiums earned, 46.83 per cent.	

SUN INSURANCE OFFICE.

LONDON, ENGLAND.

Commenced business in United States, 1882.

J. J. GUILLE, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1899..... \$2,378,253 38

Income During the Year.

Fire.	
Gross cash premiums.....	\$1,973,264 50
Deduct re-insurance, &c.....	457,396 71
<hr/>	
Net cash received for premiums.....	\$1,515,867 79
Rents from company's property (including \$15,- 800.00 for company's use of own buildings).	20,316 80
Interest on mortgage loans.....	9,080 00
Interest on bonds and dividends on stocks.....	69,685 22
Interest from all other sources.....	1,402 04
Profit on sale or maturity of ledger assets.....	14,162 62
<hr/>	
Total income	1,630,514 47
<hr/>	
Total	\$4,008,767 85

Disbursements During the Year.

	Fire.	
Gross amount paid for losses....	\$1,176,899	95
Deduct salvage and re-insurance..	118,977	12
<hr/>		
Net amount paid for losses.....	\$1,057,922	83
Commissions or brokerage to agents.....	341,773	88
Salaries and allowances to agents.....	59,858	89
Rents (including \$15,800.00 for company's use of own buildings)	20,764	16
Salaries, fees and all other charges of officers, \$32,100.00; clerks, \$42,608.03; other em- ployes, \$19,635.42	94,343	45
Taxes on premiums, \$34,091.77; on real estate, \$2,888.38; internal revenue, \$9,884.48.....	46,864	63
Insurance department fees and agents' licenses..	4,778	00
Municipal licenses	2,298	50
Advertising, printing and stationery.....	14,535	93
Legal expenses	1,098	75
Repairs and expenses on real estate.....	6,201	66
Furniture and fixtures	437	26
Miscellaneous expenses	13,556	92
Remitted to home office.....	3,083	04
Loss on sale or maturity of ledger assets.....	19,961	25
<hr/>		
Total disbursements	\$1,687,479	15
<hr/>		
Balance December 31, 1900.....	\$2,321,288	70

Invested in the following:

Ledger Assets.

Book value of real estate unincumbered.....	\$261,189	97
Mortgage loans on real estate, first liens.....	188,000	00
Book value of bonds, \$1,298,523.98; stocks, \$231,- 761.29	1,530,285	27
Cash in company's office.....	625	27
Cash deposited in bank.....	197,029	15
Agents' debit balances.....	147,252	62
<hr/>		
Total	\$2,324,362	28

Ledger Liabilities.

Agents' credit balances.....	3,073	58
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Total net ledger assets as per balance.....	\$2,321,288	70
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Non-Ledger Assets.

Interest accrued on mortgages.....	\$1,850 83
Interest accrued on bonds and stocks.....	17,682 48
Interest accrued on other assets.....	263 17
Rents accrued on company's property or lease.....	1,316 67
Market value of bonds and stocks over book value.....	125,424 73
Gross premiums in course of collection.....	\$108,154 39
Deduct cost of collection, commission, &c.....	28,329 45
Net amount of uncollected premiums.....	79,824 94
Premiums more than three months due.....	\$9,788 73
Gross assets	\$2,547,651 52

Items Not Admitted.

Depreciation from book value of real estate, to bring same to market value	11,189 97
Total admitted assets.....	\$2,536,461 55

Liabilities.

Losses adjusted and unpaid.....	\$54,653 44
Losses unadjusted and reported.....	163,721 00
Losses resisted	13,753 00
Total	\$232,127 44
Deduct re-insurance thereon.....	37,827 28
Net amount of unpaid losses.....	\$194,300 16
Unearned premiums on fire risks, one year or less	\$524,372 45
Unearned premiums on fire risks, more than one year	823,484 18
Total unearned premiums.....	1,347,856 63
Salaries, rent, taxes and miscellaneous expenses due and accrued	4,077 85
Re-insurance premiums	9,706 00
Total liabilities except deposit capital.....	\$1,555,940 54
Deposit capital	200,000 00
Surplus over deposit capital.....	780,520 91
Total	\$2,536,461 55

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$327,457,988	\$2,790,425 97
Written or renewed in 1900.....	207,438,897	1,960,372 25
Total	\$534,896,885	\$4,750,798 22
Deduct risks expired and terminated.....	198,585,962	1,855,252 46
In force at the end of the year.....	\$336,310,923	\$2,895,545 76
Deduct amount re-insured.....	24,350,942	183,325 29
Net amount in force.....	\$311,959,981	\$2,712,220 47

General Interrogatories.

Losses incurred during the year..... \$1,054,400 30

Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Georgia	\$13,725 00	\$19,132 13
Ohio	106,000 00	78,553 36
Oregon	68,625 00	33,120 65
Virginia	11,550 00	10,193 06
	\$199,900 00	\$149,999 20

Business in New Jersey in 1900.

Fire risks written.....	\$3,807,889 00
Premiums received	40,208 99
Losses paid	76,216 99
Losses incurred	67,863 88
Amount at risk.....	11,437,598 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$810,142 55
Net premiums earned.....	\$1,492,155 85
Interest, etc., earned.....	133,126 89
Total premiums and interest earned.....	\$1,625,282 74
Net losses incurred.....	\$1,054,400 30
Expenses incurred	597,421 04
Total losses and expenses incurred.....	1,651,821 34
Net loss for the year.....	\$26,538 60

Remitted to home office.....	\$3,083 04	
	<hr/>	
Decrease in surplus for the year.....		\$29,621 64
		<hr/>
Surplus at end of year.....		\$780,520 91
Ratio of net losses incurred to net premiums earned, 70.66 per cent.		
Ratio of expenses incurred to net premiums earned, 40.03 per cent.		

SVEA FIRE AND LIFE INSURANCE COMPANY, LIMITED.

GOTHENBURG, SWEDEN.

Commenced business in United States, 1884.

WEED & KENNEDY, *Resident Managers*, New York City.

Balance of net ledger assets, December 31, 1899.....	\$580,725 98
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Income During the Year.

	Fire.	
Gross cash premiums.....	\$689,064 78	
Deduct re-insurance, &c.....	199,038 11	
	<hr/>	
Net cash received for premiums.....	\$490,026 67	
Interest on bonds.....	16,287 58	
Interest from all other sources.....	692 96	
Profit on sale or maturity of ledger assets.....	7,051 57	
Received from home office.....	70,000 00	
	<hr/>	
Total income		584,058 78
		<hr/>
Total		\$1,164,784 76

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$394,289 44	
Deduct salvage and re-insurance.....	58,610 33	
	<hr/>	
Net amount paid for losses.....	\$335,679 11	
Commissions or brokerage to agents.....	160,126 69	
Salaries, fees and all other charges of officers..	900 00	
Taxes on premiums.....	11,810 16	
Insurance department fees and agents' licenses..	3,489 71	

Municipal licenses, \$935.56; tax on franchise,

\$1,119.35	\$2,054 91
Advertising, printing and stationery.....	937 53
Legal expenses	154 56
Miscellaneous expenses	8,275 82
Remitted to home office.....	15,931 24

Total disbursements	\$539,359 73
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Balance December 31, 1900.....	\$625,425 03
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Invested in the following:

Ledger Assets.

Book value of bonds.....	\$521,248 74
Cash in company's office.....	1,328 26
Cash deposited in bank.....	84,818 84
Bills receivable	26,206 89

Total	\$633,602 73
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Ledger Liabilities.

Agents' credit balances.....	8,177 70
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Total net ledger assets as per balance.....	\$625,425 03
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Non-Ledger Assets.

Interest accrued on bonds.....	4,397 91
Market value of bonds over book value.....	138 76
Gross premiums in course of collection.....	\$108,147 03
Deduct cost of collection, commission, &c.....	27,114 18

Net amount of uncollected premiums.....	81,032 85
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Premiums more than three months due.....	\$1,412 15
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Gross assets	\$710,994 55
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Liabilities.

Losses adjusted and unpaid.....	\$14,799 58
Losses unadjusted and reported.....	26,237 91
Losses resisted	8,313 00

Total	\$49,350 49
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Deduct re-insurance thereon.....	2,327 94
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Net amount of unpaid losses.....	\$47,022 55
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Unearned premiums on fire risks, one year or less	\$189,881 66	
Unearned premiums on fire risks, more than one year	137,943 13	
Total unearned premiums.....		\$327,824 79
Salaries, rent, taxes and miscellaneous expenses due and accrued		317 08
Commissions and brokerage on premiums paid.....		5,735 11
Return premiums		10,811 79
Re-insurance premiums		2,783 99
All other liabilities.....		314 10
Total liabilities except deposit capital.....		\$394,809 41
Deposit capital		200,000 00
Surplus over deposit capital.....		116,185 14
Total		\$710,994 55

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$44,197,652	\$582,778 75
Written or renewed in 1900.....	48,143,248	705,876 27
Total	\$92,340,900	\$1,288,655 02
Deduct risks expired and terminated.....	45,100,047	611,950 92
In force at the end of the year.....	\$47,240,853	\$676,704 10
Deduct amount re-insured.....	3,229,466	50,268 57
Net amount in force.....	\$44,011,387	\$626,435 53

General Interrogatories.

Losses incurred during the year.....	\$332,070 74
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Business in New Jersey in 1900.

Fire risks written.....	\$823,499 00
Premiums received	9,210 85
Losses paid	11,582 16
Losses incurred	19,302 10

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....		\$116,143 42
Net premiums earned.....	\$452,275 79	
Interest, etc., earned.....	19,433 70	
Total premiums and interest earned.....	\$471,709 49	

Net losses incurred.....	\$329,545 73	
Expenses incurred	196,190 80	
	<hr/>	
Total losses and expenses incurred.....	\$525,736 53	
	<hr/>	
Net loss for the year.....	\$54,027 04	
Received from home office in excess of amount remitted	54,068 76	
	<hr/>	
Increase in surplus for the year.....		\$41 72
		<hr/>
Surplus at end of year.....		\$116,185 14
Ratio of net losses incurred to net premiums earned, 72.86 per cent.		
Ratio of expenses incurred to net premiums earned, 43.39 per cent.		

THURINGIA INSURANCE COMPANY.

ERFURT, GERMANY.

Commenced business in United States, 1896.

F. G. Voss, *Resident Manager*, New York City.

Balance of net ledger assets, December 31, 1899.....	\$550,632 22
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Income During the Year.

	Fire.	
Gross cash premiums.....	\$1,161,943 11	
Deduct re-insurance, &c.....	323,992 78	
	<hr/>	
Net cash received for premiums.....	\$837,950 33	
Interest on bonds.....	10,320 00	
Received from home office.....	243,000 00	
	<hr/>	
Total income		1,091,270 33
		<hr/>
Total		\$1,641,902 55

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$467,178 54	
Deduct salvage and re-insurance.	49,051 61	
	<hr/>	
Net amount paid for losses.....	\$418,126 93	

Commissions or brokerage to agents.....	\$308,992 80	
Salaries and allowances to agents.....	3,874 72	
Salaries, fees and all other charges of officers, \$6,000.00; clerks, \$21,771.51; other employes, \$16,060.31	43,831 82	
Taxes on premiums.....	13,547 67	
Insurance department fees and agents' licenses.	4,164 57	
Municipal licenses	2,572 31	
Advertising, printing and stationery.....	8,368 54	
Miscellaneous expenses	4,816 68	
<hr/>		
Total disbursements	\$808,296 04	
<hr/>		
Balance December 31, 1900.....	\$833,606 51	
Invested in the following:		

Ledger Assets.

Book value of bonds.....	\$810,105 99	
Cash in company's office.....	288 54	
Cash deposited in bank.....	13,498 92	
Agents' debit balances.....	9,713 06	
<hr/>		
Total net ledger assets as per balance.....	\$833,606 51	

Non-Ledger Assets.

Interest due and accrued on bonds.....	8,337 50	
Market value of bonds over book value.....	37,408 79	
Gross premiums in course of collection.....	\$177,352 23	
Deduct cost of collection, commission, &c.....	45,359 92	
<hr/>		
Net amount of uncollected premiums.....	131,992 31	
Premiums more than three months due.....	\$2,797 22	
<hr/>		
Gross assets	\$1,011,345 11	

Liabilities.

Losses adjusted and unpaid	\$8,002 74	
Losses unadjusted and reported.....	32,817 23	
<hr/>		
Total	\$40,819 97	
Deduct re-insurance thereon.....	4,106 79	
<hr/>		
Net amount of unpaid losses.....	\$36,713 18	
Unearned premiums on fire risks, one year or less	\$236,113 24	
Unearned premiums on fire risks, more than one year	373,460 92	
<hr/>		
Total unearned premiums.....	609,574 16	

Re-insurance premiums	\$1,714 67
Total liabilities except deposit capital.....	\$648,002 01
Deposit capital	200,000 00
Surplus over deposit capital.....	163,343 10
Total	\$1,011,345 11

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$63,501,346	\$798,191 71
Written or renewed in 1900.....	103,512,279	1,152,710 39
Total	\$167,013,625	\$1,950,902 10
Deduct risks expired and terminated.....	63,374,478	851,449 90
In force at the end of the year.....	\$103,639,147	\$1,099,452 20
Deduct amount re-insured.....	5,055,219	70,219 49
Net amount in force.....	\$98,583,928	\$1,029,232 71

General Interrogatories.

Losses incurred during the year.....		\$398,337 98
Amounts deposited for the exclusive protection of policyholders in other States or countries:		
State or Country.	Value of Deposits.	Liabilities.
Oregon	\$55,000 00	\$20,743 37

Business in New Jersey in 1900.

Fire risks written.....	\$2,426,419 89
Premiums received	24,194 50
Losses paid	14,152 09
Losses incurred	13,539 48
Amount at risk.....	2,060,678 89

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$58,746 54
Net premiums earned.....	\$636,546 15
Interest, etc., earned.....	35,232 60
Total premiums and interest earned.....	\$671,778 75
Net losses incurred.....	\$418,600 63
Expenses incurred	391,581 56
Total losses and expenses incurred.....	810,182 19
Net loss for the year.....	\$138,403 44

Received from home office.....	\$243,000 00	
Increase in surplus for the year.....		\$104,596 59
Surplus at end of year.....		\$163,343 10
Ratio of net losses incurred to net premiums earned, 65.76 per cent.		
Ratio of expenses incurred to net premiums earned, 61.51 per cent.		

TRANSATLANTIC FIRE INSURANCE COMPANY.

HAMBURG, GERMANY.

Commenced business in United States, 1877.

ADOLPH LOEB, *Resident Manager*, Chicago, Ill.

Balance of net ledger assets, December 31, 1899.....	\$714,505 83
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Income During the Year.

	Fire.	
Gross cash premiums.....	\$692,269 65	
Deduct re-insurance, &c.....	268,958 44	
Net cash received for premiums.....		\$423,411 21
Interest on bonds.....		17,427 28
Received from home office.....		57,839 98
Total income		498,678 47
Total		\$1,213,184 30

Disbursements During the Year.

	Fire.	
Gross amount paid for losses...	\$488,632 72	
Deduct salvage and re-insurance..	57,161 80	
Net amount paid for losses.....		\$431,470 92
Commissions or brokerage to agents.....		101,467 16
Rents		3,164 98
Salaries, fees and all other charges of officers, clerks and other employees.....		28,883 53
Taxes on premiums.....		11,129 73
Insurance department fees and agents' licenses..		1,788 60
Municipal licenses		1,177 72

Advertising, printing and stationery.....	\$4,037 59	
Miscellaneous expenses	28,039 25	
Remitted to home office.....	12,258 82	
Loss on sale or maturity of ledger assets.....	16,848 14	
	<hr/>	
Total disbursements		\$640,266 44
		<hr/>
Balance December 31, 1900.....		\$572,917 86

Invested in the following:

Ledger Assets.

Book value of bonds.....	\$538,842 50	
Cash in company's office.....	2,030 37	
Cash deposited in bank.....	11,743 35	
Bills receivable	248 90	
Certificates of deposit in hands of United States trustees	20,052 74	
	<hr/>	
Total net ledger assets as per balance.....		\$572,917 86

Non-Ledger Assets.

Interest accrued on bonds.....		4,755 00
Market value of bonds over book value.....		15,872 50
Gross premiums in course of collection.....	\$61,619 25	
Deduct cost of collection, commission, &c.....	13,631 73	
	<hr/>	
Net amount of uncollected premiums.....		47,987 52
Due from other companies for re-insurance on losses already paid		179 93
		<hr/>
Gross assets		\$641,712 81

Liabilities.

Losses adjusted and unpaid.....	\$5,537 50	
Losses unadjusted and reported.....	25,836 88	
Losses resisted	10,727 50	
	<hr/>	
Total	\$42,101 88	
Deduct re-insurance thereon.....	2,519 55	
	<hr/>	
Net amount of unpaid losses.....		\$39,582 33
Unearned premiums on fire risks, one year or less	\$182,647 87	
Unearned premiums on fire risks, more than one year	107,659 35	
	<hr/>	
Total unearned premiums.....		290,307 22

Return premiums	\$1,752 44
Total liabilities except deposit capital.....	\$331,641 99
Deposit capital	200,000 00
Surplus over deposit capital.....	110,070 82
Total	\$641,712 81

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$68,804,786	\$745,772 79
Written or renewed in 1900.....	55,987,935	658,926 88
Total	\$124,792,721	\$1,404,699 67
Deduct risks expired and terminated.....	78,549,991	801,276 62
In force at the end of the year.....	\$46,242,730	\$603,423 05
Deduct amount re-insured.....	3,282,319	40,183 60
Net amount in force.....	\$42,960,411	\$563,239 45

General Interrogatories.

Losses incurred during the year.....	\$389,113 14
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Business in New Jersey in 1900.

Fire risks written.....	\$541,497 00
Premiums received	7,909 60
Losses paid	12,718 82
Losses incurred	6,487 00
Amount at risk.....	595,646 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$164,364 76
Net premiums earned.....	\$459,647 30
Interest, etc., earned.....	25 77
Total premiums and interest earned.....	\$459,673 07
Net losses incurred.....	\$389,113 14
Expenses incurred	170,435 03
Total losses and expenses incurred.....	559,548 17
Net loss for the year.....	\$99,875 10

UNITED STATES BRANCHES OF

Received from home office in excess of amount remitted	\$45,581 16	
Decrease in surplus for the year.....		54,293 94
Surplus at end of year.....	\$110,070 82	
Ratio of net losses incurred to net premiums earned, 84.65 per cent.		
Ratio of expenses incurred to net premiums earned, 37.08 per cent.		

UNION ASSURANCE SOCIETY.

LONDON, ENGLAND.

Commenced business in United States, 1891.

HALL & HENSHAW, *Resident Managers*, New York City.

Balance of net ledger assets, December 31, 1899..... \$1,293,911 46

Income During the Year.

	Fire.	
Gross cash premiums.....	\$1,575,336 78	
Deduct re-insurance, &c.....	437,829 78	
Net cash received for premiums.....	\$1,137,507 00	
Rents from company's property (including \$1,500 for company's use of own buildings).....	8,924 02	
Interest on bonds.....	36,866 00	
Interest from all other sources.....	580 18	
Received from home office.....	159,655 00	
Total income		1,343,532 20
Total		\$2,637,443 66

Disbursements During the Year.

	Fire.	
Gross amount paid for losses.....	\$903,235 50	
Deduct salvage and re-insurance..	101,751 98	
Net amount paid for losses.....	\$801,483 52	
Commissions or brokerage to agents.....	261,708 40	
Salaries and allowances to agents.....	26,664 90	

Rents	\$1,500 00	
Salaries, fees and all other charges of officers, \$10,260.06; clerks, \$19,584.06; other employes, \$1,260.00	31,104 12	
Taxes on premiums, \$21,795.81; on real estate, \$2,924.02; internal revenue, \$6,151.82.	30,871 65	
Insurance department fees and agents' licenses. Municipal licenses, \$3,387.67; tax on franchise, \$37.00	5,146 74	
Advertising, printing and stationery.	3,424 67	
Miscellaneous expenses	1,996 42	
Remitted to home office.	52,589 65	
	50,952 68	
Total disbursements		\$1,267,442 75
Balance December 31, 1900.		\$1,370,000 91
Invested in the following:		

Ledger Assets.

Book value of real estate unincumbered.	\$190,973 19	
Book value of bonds.	1,057,331 50	
Cash in company's office.	18,923 83	
Cash deposited in bank.	102,772 39	
Total net ledger assets as per balance.		\$1,370,000 91

Non-Ledger Assets.

Interest accrued on bonds.	9,640 18	
Interest accrued on other assets.	279 58	
Market value of real estate over book value.	9,026 81	
Market value of bonds over book value.	71,038 50	
Gross premiums in course of collection.	\$183,676 58	
Deduct cost of collection, commission, &c.	27,416 42	
Net amount of uncollected premiums.	156,260 16	
Gross assets		\$1,616,246 14

Liabilities.

Losses adjusted and unpaid.	\$74,203 65	
Losses unadjusted and reported.	110,096 30	
Losses resisted	13,450 00	
Total	\$197,749 95	
Deduct re-insurance thereon.	13,916 65	
Net amount of unpaid losses.		\$183,833 30

Unearned premiums on fire risks, one year or less	\$483,649 68
Unearned premiums on fire risks, more than one year	213,643 25
Total unearned premiums.....	\$607,292 93
Return premiums	8,026 86
Re-insurance premiums	2,782 77
Total liabilities except deposit capital.....	\$891,935 86
Deposit capital	200,000 00
Surplus over deposit capital.....	524,310 28
Total	\$1,616,246 14

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$127,488,225	\$1,320,343 68
Written or renewed in 1900.....	153,776,508	1,578,110 32
Total	\$281,264,733	\$2,898,454 00
Deduct risks expired and terminated.....	139,564,426	1,434,099 20
In force at the end of the year.....	\$141,700,307	\$1,464,354 80
Deduct amount re-insured.....	10,143,951	95,238 34
Net amount in force.....	\$131,556,356	\$1,369,116 46

General Interrogatories.

Losses incurred during the year.....		\$799,788 11
Amounts deposited for the exclusive protection of policyholders in other States or countries:		
State or Country.	Value of Deposits.	Liabilities.
Georgia	\$13,875 00	\$20,332 85
Ohio	138,750 00	46,379 40
Oregon	58,000 00	8,064 00
Virginia	69,375 00	24,751 94
	<hr/>	
	\$280,000 00	\$99,528 19

Business in New Jersey in 1900.

Fire risks written.....	\$4,410,924 00
Premiums received	42,725 81
Losses paid	48,303 70
Losses incurred	45,296 20
Amount at risk.....	4,852,006 00

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$497,915 50
Net premiums earned.....	\$1,074,240 75
Interest, etc., earned.....	75,748 32
<hr/>	
Total premiums and interest earned.....	\$1,149,989 07
Net losses incurred	\$799,788 11
Expenses incurred	432,508 50
<hr/>	
Total losses and expenses incurred.....	1,232,296 61
<hr/>	
Net loss for the year.....	\$82,307 54
Received from home office in excess of amount remitted	108,702 32
<hr/>	
Increase in surplus for the year.....	26,394 78
<hr/>	
Surplus at end of year.....	\$524,310 28
Ratio of net losses incurred to net premiums earned, 74.45 per cent.	
Ratio of expenses incurred to net premiums earned, 40.26 per cent.	

UNION MARINE INSURANCE COMPANY, LIMITED.

LIVERPOOL, ENGLAND.

Commenced business in United States, 1880.

JONES & WHITELOCK, *Resident Managers*, New York City.

Balance of net ledger assets, December 31, 1899..... \$509,449 01

Income During the Year.

	Marine and Inland.
Gross cash premiums.....	\$464,102 20
Deduct re-insurance, &c.....	63,631 03
<hr/>	
Net cash received for premiums.....	\$400,471 17
Interest on bonds.....	17,351 86
Received from home office.....	16,036 31
<hr/>	
Total income	433,859 34
<hr/>	
Total	\$943,308 35

Disbursements During the Year.

Marine and Inland.

Gross amount paid for losses....	\$306,682 59
Deduct salvage and re-insurance..	190,250 90

Net amount paid for losses.....	\$116,431 69
Commissions or brokerage to agents.....	39,509 86
Salaries and allowances to agents.....	5,680 00
Taxes on premiums.....	8,676 47
Insurance department fees and agents' licenses..	635 51
Miscellaneous expenses	8,855 96
Remitted to home office.....	257,635 05

Total disbursements	\$437,424 54
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Balance December 31, 1900.....	\$505,883 81
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Invested in the following:

Ledger Assets.

Book value of bonds.....	\$498,945 35
Cash deposited in bank.....	6,616 50
Agents' debit balances.....	321 96

Total net ledger assets as per balance.....	\$505,883 81
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Non-Ledger Assets.

Interest accrued on bonds.....	5,319 33
Market value of bonds over book value.....	70,480 26
Gross premiums in course of collection.....	\$63,945 05
Deduct cost of collection, commission, &c....	8,808 10

Net amount of uncollected premiums.....	55,136 95
Due from other companies for re-insurance on losses paid...	2,304 70

Gross assets	\$639,125 05
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Liabilities.

Losses unadjusted and reported.....	\$41,294 14
Losses resisted	7,900 00

Total	\$49,194 14
Deduct re-insurance thereon.....	12,933 36

Net amount of unpaid losses.....	\$36,260 78
Unearned premiums on inland navigation risks..	\$52,010 67
Unearned premiums on marine risks.....	44,659 73

Total unearned premiums.....	96,670 40
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Re-insurance premiums	\$8,542 25
Total liabilities except deposit capital.....	\$141,473 43
Deposit capital	200,000 00
Surplus over deposit capital.....	297,651 62
Total	\$639,125 05

Miscellaneous.*Risks and Premiums.*

	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$6,652,051	\$143,523 12
Written or renewed in 1900.....	58,284,506	480,017 33
Total	\$64,936,557	\$623,540 45
Deduct risks expired and terminated.....	59,525,609	461,922 12
In force at the end of the year.....	\$7,410,948	\$161,618 33
Deduct amount re-insured.....	612,258	12,937 26
Net amount in force.....	\$6,798,690	\$148,681 07

General Interrogatories.

Losses incurred during the year.....	\$124,003 60
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Amounts deposited for the exclusive protection of policyholders
in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
Ohio	\$137,375 00	\$33,059 17

Business in New Jersey in 1900.

Marine and inland risks written.....	\$2,772,960 00
Premiums received	25,566 05
Losses paid	4,497 86
Losses incurred	4,339 86

Underwriting and Investment Exhibit for the Year 1900.

Surplus at beginning of year.....	\$340,963 89
Net premiums earned.....	\$361,357 48
Interest, etc., earned.....	24,218 50
Total premiums and interest earned.....	\$385,575 98
Net losses incurred.....	\$122,481 55
Expenses incurred	64,807 96
Total losses and expenses incurred.....	187,289 51
Net gain for the year.....	\$198,286 47

Remitted to home office in excess of amount received	\$241,598 74	
Decrease in surplus for the year.....		\$43,312 27
Surplus at end of year.....		\$297,651 62
Ratio of net losses incurred to net premiums earned, 33.89 per cent.		
Ratio of expenses incurred to net premiums earned, 17.81 per cent.		

WESTERN ASSURANCE COMPANY.

TORONTO, CANADA.

Commenced business in United States, 1874.

J. J. KENNY, *Managing Director*, Toronto, Canada.

Balance of net ledger assets, December 31, 1899..... \$1,820,619 26

Income During the Year.

	Fire.	Marine and Inland.	
Gross cash premiums.	\$1,908,986 26	\$536,679 27	
Deduct re-insurance,			
etc	355,315 08	52,937 72	
Net cash received			
for premiums..	\$1,553,671 18	\$483,741 55	\$2,037,412 73
Interest on mortgage loans.....			2,100 00
Interest on bonds and dividends on stocks.....			52,978 81
Profit and loss.....			603 86
Profit on sale or maturity of ledger assets.....			1,225 62
Received from home office.....			128,080 57
Total income			2,222,401 59
Total			\$4,043,020 85

Disbursements During the Year.

	Fire.	Marine and Inland.	
Gross amount paid			
for losses.....	\$1,186,647 83	\$316,569 83	
Deduct salvage and			
re-insurance	56,881 26	26,634 57	
Net amount paid			
for losses.....	\$1,129,766 57	\$289,935 26	\$1,419,701 83

Commissions or brokerage to agents.....	\$394,777 21	
Rents	3,500 00	
Salaries, fees and all other charges of officers, \$11,900.00; clerks, \$27,700.00; other employes, \$40,500.00	86,100 00	
Taxes on premiums, \$35,660.49; internal revenue, \$11,421.85	47,082 34	
Insurance department fees and agents' licenses.	12,083 61	
Municipal licenses	5,572 68	
Advertising, printing and stationery.....	16,100 05	
Legal expenses	2,117 19	
Miscellaneous expenses	99,718 98	
		<hr/>
Total disbursements	\$2,080,753 89	
		<hr/>
Balance December 31, 1900.....	\$1,962,266 96	

Invested in the following:

Ledger Assets.

Mortgage loans on real estate, first liens	\$20,000 00	
Book value of bonds, \$1,190,878.05; stocks, \$166,312.85	1,357,190 90	
Cash in company's office.....	280 13	
Cash deposited in bank.....	209,108 31	
Bills receivable	43,280 34	
Agents' debit balances.....	332,407 28	
		<hr/>
Total net ledger assets as per balance.....	\$1,962,266 96	

Non-Ledger Assets.

Market value of bonds and stocks over book value.....	3,241 84	
		<hr/>
Gross assets	\$1,965,508 80	

Liabilities.

Losses adjusted and unpaid.....	\$37,665 48	
Losses unadjusted and reported.....	123,995 66	
Losses resisted	14,634 15	
		<hr/>
Amount of unpaid losses.....	\$176,295 29	
Unearned premiums on fire risks, one year or less	\$665,246 99	
Unearned premiums on fire risks, more than one year	404,942 54	
Unearned premiums on inland navigation risks..	57,176 15	

Unearned premiums on marine risks.....	\$23,417 25	
Total unearned premiums.....		\$1,150,782 93
Total liabilities except deposit capital.....		\$1,327,078 22
Deposit capital	200,000 00	
Surplus over deposit capital.....		438,430 58
Total		\$1,965,508 80

Miscellaneous.*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1899.....	\$213,816,782	\$2,000,890 76
Written or renewed in 1900.....	192,259,442	1,908,986 26
Total	\$406,076,224	\$3,909,877 02
Deduct risks expired and terminated.....	189,478,235	1,742,429 11
In force at the end of the year.....	\$216,597,989	\$2,167,447 91
Deduct amount re-insured.....	6,351,896	44,797 77
Net amount in force.....	\$210,246,093	\$2,122,650 14
	Marine and Inland Risks.	Premiums.
In force December 31, 1899.....	\$5,196,623	\$79,563 10
Written or renewed in 1900.....	57,095,264	536,679 27
Total	\$62,291,887	\$616,242 37
Deduct risks expired and terminated.....	55,359,557	447,108 51
In force at the end of the year.....	\$6,932,330	\$169,133 86
Deduct amount re-insured.....	471,654	17,915 67
Net amount in force.....	\$6,460,676	\$151,218 19

General Interrogatories.

Losses incurred during the year (fire, \$1,165,148.79; marine and inland, \$294,737.77) \$1,459,886 56

Amounts deposited for the exclusive protection of policyholders in other States or countries:

State or Country.	Value of Deposits.	Liabilities.
California	\$117,700 00	\$70,433 10
Georgia	10,275 00	\$22,890 66
Ohio	113,375 00	63,560 34
Oregon	56,000 00	8,256 12
Virginia	43,470 00	19,188 66
	\$340,820 00	\$184,328 88

Business in New Jersey in 1900.

Fire risks written.....	\$5,077,895 00
Premiums received	36,963 10
Losses paid	68,693 36
Losses incurred	59,127 46
Amount at risk.....	2,522,426 00

Underwriting and Investment Exhibit* for the Year 1900.

Surplus at beginning of year.....	\$463,081 97
Net premiums earned.....	\$1,908,660 39
Interest, etc., earned.....	59,546 27
<hr/>	
Total premiums and interest earned.....	\$1,968,206 66
Net losses incurred.....	\$1,459,886 56
Expenses incurred	661,052 06
<hr/>	
Total losses and expenses incurred.....	2,120,938 62
<hr/>	
Net loss for the year.....	\$152,731 96
Received from home office.....	128,080 57
<hr/>	
Decrease in surplus for the year.....	24,651 39
<hr/>	
Surplus at end of year.....	\$438,430 58
Ratio of net losses incurred to net premiums earned, 76.48 per cent.	
Ratio of expenses incurred to net premiums earned, 34.63 per cent.	

REPORT OF RECEIVER.

(539)

REPORT OF RECEIVER.

ATLANTIC MUTUAL FIRE INSURANCE COMPANY.

William M. Clevenger, Receiver of the Atlantic Mutual Fire Insurance Company, begs leave to report to the Commissioner that since his last statement of February twenty-fourth, nineteen hundred, he has collected all of the available assets of the Company, and by order of the Court of Chancery has disposed of such assets as were uncollectible. The statement of the affairs of this corporation at this writing is as follows :

Amount of money in the hands of the Receiver, per his report to the Court of Chancery, bearing date January 7th, 1901, and duly passed as correct by the Special Master to whom the report was referred for an accounting:..... \$3,859 48

The liabilities of the company are as follows :

Total amount of fire losses allowed and passed by Receiver	\$5,415 38
Total general expenses allowed and passed by Receiver	74 36
Total claims for return premiums allowed and passed by Receiver.....	49 49
	<hr/>
Total amount of debts.....	\$5,539 23

Besides the above claims against the company there are about three thousand dollars worth of fire losses and return premiums which the Receiver considers not to be in proper shape for allowance by the Court. The matter is now before Vice Chancellor Reed for determination.

Dated January 29th, 1901.

WILLIAM M. CLEVINGER,
Receiver.
(541)

STATISTICAL TABLES.

(543)

TABLE I.—CAPITAL, ASSETS, LIABILITIES AND SURPLUS, December 31, 1900.
FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	LOCATION.	Paid-up Capital.	Admitted Assets.	Liabilities Excluding Capital.	Surplus as to Policy-holders.	Liabilities Including Capital.	Surplus over all Liabilities.
Stock Companies of N. J.							
American.....	Newark.....	\$600,000 00	\$3,653,188 10	\$1,458,395 95	\$2,199,792 15	\$2,058,395 95	\$1,599,792 15
Camden.....	Camden.....	200,000 00	506,098 83	109,814 31	396,284 52	309,814 31	196,284 52
Firemen's.....	Newark.....	1,000,000 00	2,615,674 51	468,546 62	2,147,127 89	1,463,546 62	1,147,127 89
Merchants.....	Newark.....	400,000 00	1,351,897 00	768,761 65	583,135 35	1,168,761 65	133,135 35
National F. & M.....	Elizabeth.....	100,000 00	138,662 17	10,494 06	128,168 11	110,494 06	28,168 11
Newark.....	Newark.....	250,000 00	685,659 83	126,135 18	559,524 65	376,135 18	309,524 65
New Brunswick.....	New Brunswick.....	50,000 00	119,550 29	3,192 00	116,358 29	53,192 00	66,358 29
Standard.....	Trenton.....	100,000 00	304,319 75	87,758 37	216,561 38	187,758 37	116,561 38
Totals.....	.....	\$2,700,000 00	\$9,380,050 48	\$3,033,098 14	\$6,346,952 34	\$5,733,098 14	\$3,646,952 34
Companies of Other States.							
Aetna.....	Hartford.....	\$4,000,000 00	\$13,239,146 92	\$3,929,195 89	\$9,309,951 03	\$7,929,195 89	\$5,309,951 03
Agricultural.....	Watertown, N. Y.....	500,000 00	2,218,536 35	1,174,995 80	1,043,540 55	1,674,995 80	543,540 55
Allemanlia.....	Pittsburgh.....	200,000 00	541,942 83	246,127 83	295,815 00	446,127 83	95,815 00
American.....	Boston.....	300,000 00	607,833 03	192,631 00	415,202 03	492,631 00	115,202 03
American Central.....	St. Louis.....	600,000 00	1,993,296 08	773,404 01	1,225,892 07	1,373,404 01	625,892 07
American.....	New York.....	400,000 00	1,423,971 64	711,763 09	712,208 55	1,111,763 09	312,208 55
Assurance Company of America.....	Philadelphia.....	500,000 00	2,477,069 90	1,729,768 58	747,360 42	2,229,768 58	247,360 42
Boston.....	New York.....	200,000 00	569,757 37	179,878 57	329,878 80	379,878 57	129,878 80
British American.....	Boston.....	1,000,000 00	3,357,983 24	860,516 33	2,497,466 91	1,860,516 33	1,497,466 91
Bucks County Contributionship.....	Morrisville.....	200,000 00	334,714 09	47,776 53	236,937 56	247,776 53	36,937 56
Buffalo Commercial.....	Buffalo.....	.....	387,587 37	68,249 59	319,337 78	68,249 59	319,337 78
Buffalo German.....	Buffalo.....	200,000 00	344,102 94	108,389 04	235,713 90	308,389 04	35,713 90
Caledonian-American.....	Buffalo.....	200,000 00	2,018,353 08	370,970 13	1,647,373 95	370,970 13	1,447,373 95
Capital.....	New York.....	200,000 00	363,284 68	90,715 72	272,568 96	290,715 72	72,568 96
Citizens.....	Concord.....	200,000 00	414,134 27	183,291 50	230,892 77	383,291 50	30,892 77
Citizens.....	New York.....	300,000 00	768,563 69	367,010 58	401,553 11	667,010 58	101,553 11
Commerce.....	Pittsburgh.....	500,000 00	814,947 96	211,407 98	602,639 98	711,407 98	102,639 98
Commercial Union.....	Albany.....	200,000 00	405,696 21	97,172 32	308,523 89	297,172 32	108,523 89
Concordia.....	New York.....	200,000 00	326,881 76	103,649 99	223,231 77	303,649 99	23,231 77
Concordia.....	Milwaukee.....	200,000 00	928,492 04	568,520 72	359,971 32	768,520 72	159,971 32
Connecticut.....	New York.....	1,000,000 00	4,081,895 13	1,989,234 12	2,092,661 01	2,983,234 12	1,092,661 01
Continental.....	Hartford.....	1,000,000 00	10,638,271 47	5,127,732 17	5,510,539 30	6,127,732 17	4,510,539 30
Delaware.....	Philadelphia.....	702,875 00	1,508,215 15	699,649 80	808,665 85	1,402,424 30	106,790 85

STATISTICAL TABLES.

545

Dutchess.....	200,000 00	555,232 28	254,567 14	300,665 14	454,567 14	100,665 14
Empire City.....	200,000 00	322,875 20	101,632 68	21,242 52	21,242 52	21,242 52
Equitable F. & M.....	400,000 00	918,503 18	388,422 32	789,422 32	789,422 32	130,080 86
Erie.....	200,000 00	577,512 05	276,039 57	301,412 48	416,039 57	101,412 48
Farmers'.....	500,000 00	741,004 51	412,361 53	328,642 98	412,361 53	328,642 98
Fire Association.....	6,133,097 35	4,747,848 18	5,247,848 18	1,385,249 17	5,247,848 18	885,249 17
Fire, County of Philadelphia.....	920,969 51	381,729 81	539,229 70	781,239 81	139,229 81	139,229 81
Philadelphia.....	242,295 20	175,302 67	66,992 53	175,302 67	175,302 67	66,992 53
Fire, Northampton County.....	3,931,893 55	1,589,982 40	2,341,868 40	2,341,868 40	2,341,868 40	1,341,868 40
Fireman's Fund.....	900,000 00	1,484,014 85	401,306 20	1,082,618 65	1,301,306 20	182,618 65
Firemen's.....	400,000 00	3,071,450 46	1,577,164 22	1,494,286 23	1,977,164 22	1,094,286 23
Franklin.....	200,000 00	3,605,464 28	2,130,242 53	1,475,221 70	2,330,242 58	1,275,221 70
German.....	400,000 00	988,341 06	247,556 77	740,784 29	647,556 77	340,784 29
German-Alliance.....	1,000,000 00	8,500,996 72	3,293,285 02	5,287,711 70	4,293,285 02	4,287,711 70
New York.....	1,000,000 00	4,921,324 99	1,645,349 61	3,275,975 38	2,645,349 61	2,275,975 38
Germania.....	300,000 00	2,000,298 34	1,083,473 89	916,824 45	1,383,473 89	616,824 45
Girard F. & M.....	200,000 00	3,418,847 77	991,657 68	2,427,190 09	1,191,657 68	2,227,190 09
Glens Falls.....	400,000 00	625,145 11	202,037 77	423,107 34	602,037 77	23,107 34
Globe & Rutgers.....	200,000 00	1,716,665 12	1,816,147 64	400,517 48	1,615,147 64	200,517 48
Greenwich.....	1,000,000 00	3,108,305 70	1,622,642 40	1,485,663 30	2,622,642 40	485,663 30
Hanover.....	1,250,000 00	11,034,955 03	6,262,195 12	4,772,759 91	7,512,195 12	3,522,759 91
Hartford.....	3,000,000 00	13,533,663 40	5,296,164 56	8,297,498 84	8,296,164 56	5,297,498 84
Home.....	300,000 00	1,021,240 99	396,097 05	625,143 94	696,097 05	325,143 94
Home F. & M.....	200,000 00	374,240 10	104,459 79	269,780 31	304,459 79	69,780 31
Indemnity.....	200,000 00	322,362 22	29,555 86	292,806 36	229,555 86	92,806 36
Indianapolis.....	3,000,000 00	9,476,696 76	4,731,842 17	4,744,854 59	7,731,842 17	1,744,854 59
Insurance Company of North America.....	200,000 00	539,817 28	287,391 78	252,425 50	487,391 78	52,425 50
Insurance Company of the State of Pa.....	200,000 00	347,712 28	61,061 13	286,651 15	261,061 13	86,651 15
International.....	200,000 00	379,602 69	151,472 33	228,130 56	351,472 33	48,130 56
Lafayette.....	200,000 00	289,489 46	48,185 44	241,304 02	248,185 44	21,304 02
Manhattan.....	200,000 00	804,414 73	266,401 18	538,013 55	766,401 18	38,013 55
Mechanics.....	250,000 00	911,332 65	445,370 08	465,962 57	695,370 08	215,962 57
Mechanics' and Traders'.....	300,000 00	471,044 02	123,617 64	347,426 38	423,617 64	47,426 38
Michigan F. & M.....	400,000 00	808,257 82	237,777 34	570,480 48	637,777 34	170,480 48
Milwaukee.....	200,000 00	2,495,852 41	940,500 13	1,555,352 28	1,140,500 13	1,335,352 28
Milwaukee Mechanics'.....	1,000,000 00	4,921,789 34	2,387,909 63	2,533,879 71	3,387,909 63	1,533,879 71
National.....	200,000 00	536,961 80	181,267 95	355,693 85	381,267 95	155,693 85
National Standard.....	1,000,000 00	3,367,026 27	1,363,771 24	2,003,255 03	2,363,771 24	1,003,255 03
New Hampshire.....	200,000 00	436,754 51	155,654 06	271,100 45	355,654 06	71,100 45
New York.....	500,000 00	2,866,640 72	1,544,805 51	1,311,835 21	2,044,805 51	811,835 21
Niagara.....	200,000 00	349,032 28	130,149 22	218,943 06	330,149 22	18,943 06
North American.....	200,000 00	332,636 83	19,633 63	313,003 20	219,633 63	113,003 20
North British and Mercantile.....	200,000 00	298,697 37	67,205 36	231,492 01	267,205 36	31,492 01
North German.....	350,000 00	836,677 69	275,555 30	561,122 39	625,555 30	211,122 39
North River.....	600,000 00	2,901,370 94	1,300,740 20	1,600,630 74	1,900,740 20	1,000,630 74
Northwestern National.....	500,000 00	2,355,689 48	1,171,648 12	1,184,041 36	1,671,648 12	604,041 36
Orient.....	200,000 00	702,843 33	381,699 87	321,143 46	581,699 87	121,143 46
Pacific.....	200,000 00	380,418 85	97,143 85	283,275 00	297,143 85	83,275 00
Penn.....	400,000 00	5,334,922 53	2,771,038 56	2,563,883 97	3,171,038 56	2,163,883 97
Pennsylvania.....	200,000 00					

TABLE I.—CONTINUED.

COMPANIES.	LOCATION.	Paid-up Capital.	Assets. Admitted.	Liabilities Excluding Capital.	Surplus as to Policy-holders.	Liabilities Including Capital.	Surplus over all Liabilities.
Companies of Other States.							
Phenix.....	Brooklyn.....	\$1,000,000 00	\$5,822,643 42	\$3,288,863 78	\$2,533,779 64	\$4,288,863 78	\$1,533,779 64
Phoenix.....	Hartford.....	2,000,000 00	5,583,494 25	2,340,944 32	3,242,549 93	4,340,944 32	1,242,549 93
Potomac.....	Washington.....	200,000 00	507,220 27	119,416 48	387,903 79	319,416 48	187,903 79
Providence-Washington.....	Providence.....	500,000 00	2,122,297 43	1,121,864 96	1,000,432 47	1,621,864 96	500,432 47
Queen Insurance Company of America.	New York.....	500,000 00	4,665,706 72	1,816,502 86	2,849,203 86	2,316,502 86	2,349,203 86
Reading.....	Reading.....	250,000 00	899,771 03	384,810 39	534,960 64	614,810 39	284,960 64
Rochester German.....	Rochester.....	200,000 00	1,178,615 10	406,694 15	771,920 95	606,694 15	571,920 95
Security.....	New Haven.....	200,000 00	999,605 19	537,038 80	462,566 39	837,038 80	162,566 39
Springfield F. & M.....	Springfield, Mass.....	1,500,000 00	5,081,322 95	1,762,179 54	3,319,143 41	3,262,179 54	1,819,143 41
Spring Garden.....	Philadelphia.....	400,000 00	1,338,753 27	835,281 46	503,471 81	1,235,281 46	103,471 81
St. Paul F. & M.....	St. Paul, Minn.....	500,000 00	2,606,392 12	1,330,396 42	1,225,995 70	1,880,396 42	725,995 70
Teutonia.....	New Orleans.....	250,000 00	721,210 63	280,661 97	440,548 66	530,661 97	190,548 66
Traders'.....	Chicago.....	500,000 00	2,405,984 14	894,086 08	1,511,898 06	1,394,086 08	1,011,898 06
Union.....	Philadelphia.....	200,000 00	529,414 90	273,878 06	255,536 84	473,878 06	55,536 84
United Fire.....	Baltimore.....	250,000 00	550,918 97	185,740 36	365,178 61	435,740 36	115,178 61
United Firemen's.....	Philadelphia.....	200,000 00	1,526,331 29	1,020,060 08	496,321 21	1,330,060 08	196,321 21
Victoria.....	New York.....	250,000 00	722,907 69	332,887 52	390,020 17	582,887 52	140,020 17
Westchester.....	New York.....	200,000 00	254,992 31	50,025 22	204,967 09	250,025 22	4,967 09
Western.....	New York.....	300,000 00	2,942,761 04	1,423,502 68	1,519,258 36	1,723,502 68	1,219,258 36
Williamsburg City.....	Pittsburgh.....	300,000 00	493,212 58	163,168 73	330,043 85	463,168 73	30,043 85
	Brooklyn.....	250,000 00	2,045,199 04	674,304 42	1,370,894 62	924,304 42	1,120,894 62
Total.....		\$48,002,875 00	\$208,955,128 64	\$93,183,432 05	\$115,771,696 59	\$141,186,307 05	\$67,768,821 59

TABLE I.—CONTINUED.

COMPANIES.	LOCATION.	Deposit Capital in the United States.	Assets in the United States.	Liabilities, Excluding Deposit Capital in the United States.	Surplus as to Policyholders in the United States.	Liabilities, Including Deposit Capital in the United States.	Surplus Over all Liabilities in the United States.
Companies of Other Countries.							
Aachen and Munich.....	Aix-la-Chapelle, Germany.....	\$200,000 00	\$916,699 98	\$437,815 55	\$478,884 43	\$637,815 55	\$278,884 43
Alliance.....	London.....	200,000 00	865,122 72	140,544 92	724,577 80	340,544 92	524,577 80
Atlas.....	London.....	200,000 00	1,021,622 64	586,547 75	435,074 89	786,547 75	235,074 89
Baïoise.....	Basle, Switzerland.....	200,000 00	818,721 25	273,262 36	545,458 89	473,262 36	345,458 89
British American.....	Toronto.....	200,000 00	1,256,308 10	798,429 25	457,878 85	998,429 25	257,878 85
Caledonian.....	Edinburgh.....	200,000 00	1,850,857 78	1,041,622 74	809,235 04	1,241,622 74	609,235 04
Cologne.....	Cologne, Germany.....	200,000 00	603,555 39	273,677 26	329,878 13	473,677 26	129,878 13
Commercial Union.....	London.....	200,000 00	3,786,437 33	2,383,677 83	1,402,759 50	2,583,677 83	1,202,759 50
Hamburg-Bremen.....	Hamburg.....	200,000 00	1,552,926 04	1,053,345 15	499,580 89	1,253,345 15	299,580 89
Helvetia-Swiss.....	St. Gall, Switzerland.....	200,000 00	848,505 88	319,378 63	529,127 25	519,378 63	329,127 25
Imperial.....	London.....	200,000 00	1,855,555 53	1,048,384 36	806,172 17	1,248,384 36	606,172 17
Lancashire.....	Manchester, England.....	200,000 00	2,863,737 53	1,069,855 41	593,882 12	1,869,855 41	393,882 12
Law Union and Crown.....	London.....	200,000 00	693,395 58	285,358 70	407,946 88	485,358 70	207,946 88
Lion.....	London.....	200,000 00	875,024 08	501,365 72	373,658 36	701,365 72	173,658 36
Liverpool and London and Globe.....	London and Liverpool.....	200,000 00	9,646,797 42	4,937,411 62	4,709,385 80	5,137,411 62	4,509,385 80
London.....	London.....	200,000 00	2,415,091 65	1,006,081 92	1,409,009 73	1,206,081 92	1,209,009 73
London and Lancashire.....	Liverpool.....	200,000 00	2,574,538 56	1,633,628 77	940,909 79	1,833,628 77	740,909 79
Magdeburg.....	Magdeburg, Germany.....	200,000 00	928,908 02	588,568 84	340,339 18	788,568 84	140,339 18
Manchester.....	Manchester, England.....	200,000 00	1,794,115 11	1,242,421 66	551,693 45	1,442,421 66	351,693 45
Marine.....	London.....	200,000 00	662,652 79	172,038 09	490,614 70	372,038 09	200,614 70
National.....	Dublin, Ireland.....	200,000 00	571,430 58	363,418 70	208,011 88	563,418 70	8,011 88
Netherlands.....	The Hague, Holland.....	200,000 00	566,234 67	289,972 67	276,262 00	489,972 67	76,262 00
North British and Mercantile.....	London.....	200,000 00	4,243,481 99	2,333,366 02	1,910,115 97	2,533,366 02	1,710,115 97
North German.....	Hamburg.....	200,000 00	589,651 44	344,247 23	245,404 21	544,247 23	45,404 21
Northern.....	London.....	200,000 00	2,712,877 84	1,184,923 93	1,527,953 91	1,384,923 93	1,327,953 91
Norwich Union.....	Norwich, England.....	200,000 00	2,552,219 78	1,419,201 82	833,017 96	1,619,201 82	733,017 96
Palatine.....	London.....	200,000 00	892,000 00	.....	892,000 00	200,000 00	692,000 00
Phoenix.....	London.....	200,000 00	2,893,544 29	2,066,794 31	796,749 98	2,296,794 31	596,749 98
Prussian National.....	Stettin, Germany.....	200,000 00	744,166 09	404,834 77	339,331 32	604,834 77	139,331 32
Royal.....	Liverpool.....	200,000 00	2,000,221 47	4,581,245 26	2,485,976 21	4,781,245 26	2,288,976 21
Royal Exchange.....	London.....	200,000 00	1,499,161 37	690,419 61	808,741 76	890,419 61	608,741 76
Scottish Union and National.....	Edinburgh.....	200,000 00	4,217,075 73	1,993,021 84	2,224,054 89	2,193,021 84	2,024,054 89
Sea.....	Liverpool.....	200,000 00	610,964 50	198,896 60	412,067 90	398,896 60	212,067 90
Skandia.....	Stockholm, Sweden.....	200,000 00	624,232 12	261,801 93	362,430 19	461,801 93	162,430 19
State.....	Liverpool.....	200,000 00	326,371 15	85,459 30	240,911 85	285,459 30	40,911 85

TABLE 1.—CONTINUED.

COMPANIES.	LOCATION.	Deposit Capital in the United States.	Assets in the United States.	Liabilities, Excluding Deposit Capital in the United States.	Surplus as to Policyholders in the United States.	Liabilities, Including Deposit Capital in the United States.	Surplus Over all Liabilities in the United States.
Companies of Other Countries.							
Sun.....	London.....	\$200,000 00	\$2,536,461 55	\$1,555,940 64	\$980,520 91	\$1,755,940 64	\$780,520 91
Svea.....	Gothenburg, Sweden.....	200,000 00	710,994 55	394,809 41	316,185 14	594,809 41	116,185 14
Thuringia.....	Erfurt, Germany.....	200,000 00	1,011,345 11	648,002 01	363,343 10	848,002 01	163,343 10
Transatlantic.....	Hamburg.....	200,000 00	641,712 81	331,641 99	310,070 82	531,641 99	110,070 82
Union.....	London.....	200,000 00	1,616,246 14	891,935 86	724,310 28	1,091,935 86	594,310 28
Union Marine.....	Liverpool.....	200,000 00	639,125 05	141,473 43	497,651 62	341,473 43	297,651 62
Western.....	Toronto.....	200,000 00	1,965,508 80	1,327,078 22	638,430 58	1,527,078 22	438,430 58
Total.....		\$8,400,000 00	\$76,270,312 41	\$41,331,902 08	\$34,338,410 33	\$50,331,902 08	\$25,938,410 33
Aggregate.....		\$59,102,875 00	\$294,605,491 53	\$138,148,432 27	\$156,457,059 26	\$197,251,307 27	\$97,354,184 26

TABLE II.—CLASSIFICATION OF ASSETS, December 31, 1900.
FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Real Estate.	Mortgage Loans.	Collateral Loans.	Stocks and Bonds.	Cash in Office and in Bank.	Interest and Rents Due and Accrued.	Net Uncollected Premiums.	All Other Assets (less credits).	Total Admitted Assets.
Stock Companies of N. J.									
American.....	\$238,972 96	\$1,730,226 75	.....	\$1,367,415 60	\$52,143 00	\$43,331 12	\$139,682 77	\$86,415 90	\$3,658,188 10
Camden.....	46,100 00	221,750 00	.....	186,713 00	30,148 19	9,081 71	11,915 73	390 20	506,098 83
Firemen's.....	139,398 70	1,234,704 94	\$1,000 00	1,132,960 00	17,573 30	24,732 53	66,288 25	38 79	2,615,674 51
Merchants'.....	187,028 82	318,500 00	.....	658,700 00	52,326 50	8,612 62	123,230 42	3,498 64	1,351,897 00
National F. & M.....	10,583 11	75,900 00	.....	43,620 92	6,768 12	1,166 39	626 63	.....	138,662 17
Newark.....	89,500 00	230,580 00	.....	328,207 50	15,764 18	6,770 57	14,627 71	209 87	685,659 83
New Brunswick.....	5,323 02	78,739 00	.....	16,278 00	1,792 19	3,814 41	353 67	.....	119,550 29
Standard.....	.....	8,550 00	13,250 00	282,690 00	6,240 57	366 25	6,472 93	.....	304,319 75
Total.....	\$716,904 61	\$3,898,950 69	\$14,250 00	\$4,015,585 02	\$182,754 05	\$97,875 60	\$363,177 11	\$90,553 40	\$9,380,050 48
Companies of Other States.									
Aetna.....	\$230,000 00	\$15,600 00	\$3,600 00	\$11,740,821 12	\$805,816 25	\$736 00	\$354,440 41	\$88,133 14	\$13,239,146 92
Agricultural.....	337,915 00	804,898 76	181,821 27	610,172 50	124,538 49	43,107 45	.....	116,092 88	2,218,536 35
Alleghania.....	65,297 19	309,956 24	7,000 00	58,160 00	53,485 31	7,486 40	.....	40,597 60	541,942 83
American, Mass.....	.....	.....	.....	553,366 50	21,181 75	.....	20,171 39	9,810 57	607,833 03
American Central.....	500,000 00	7,703 45	25,000 00	1,260,160 00	90,605 74	.....	114,867 17	959 72	1,999,286 08
American, N. Y.....	404,379 50	936,475 55	3,800 00	1,089,175 00	102,685 90	2,295 83	198,882 90	30,332 01	1,423,971 64
Assurance Company of America.....	.....	.....	.....	807,710 25	148,408 80	15,574 97	.....	160,719 93	2,477,069 00
Boston.....	20,000 00	1,035,850 00	15,000 00	1,689,072 05	209,435 14	9,419 44	42,024 83	1,557 00	509,757 37
British American.....	.....	.....	.....	434,306 15	30,590 80	1,278 59	.....	65,165 66	3,357,983 24
Bucks County Contributionship.....	9,223 23	255,641 00	.....	215,250 00	58,631 80	583 33	224,040 95	10,248 96	284,714 09
Buffalo Commercial.....	300,000 00	456,860 00	65,200 00	99,086 59	7,946 25	3,890 24	.....	337,587 37	337,587 37
Buffalo German.....	.....	.....	.....	177,330 00	30,725 29	2,124 91	14,836 40	186 84	344,102 94
Caledonian-American.....	102,875 40	89,619 80	.....	974,186 29	163,912 17	15,679 24	41,515 38	1,000 00	2,018,353 08
Capital.....	90,000 00	20,300 00	15,000 00	331,975 00	10,295 25	2,368 75	21,176 42	2,530 74	363,284 68
Citizens, N. Y.....	122,559 11	261,537 20	63,800 00	163,292 00	25,000 25	2,901 41	35,265 88	-4,870 47	414,184 27
Citizens, Pa.....	79,000 00	39,400 00	6,900 00	450,950 00	36,224 03	5,884 83	146,689 78	3,505 07	768,563 69
Commerce.....	.....	.....	.....	294,448 00	43,655 54	5,377 45	22,610 66	.....	814,047 96
Commercial Union.....	.....	.....	.....	274,552 50	14,153 91	1,262 83	39,210 52	10,009 39	405,696 21
Concordia.....	17,000 00	459,730 00	.....	279,552 50	17,505 74	1,722 08	95,716 91	-11,109 08	928,492 04
Connecticut.....	211,200 00	1,173,650 00	.....	287,988 63	54,228 71	13,827 89	85,200 00	134,204 37	4,081,895 13
				2,199,062 00	278,578 76	.....	.....	.....	.....

TABLE II.—CONTINUED.

COMPANIES.	Real Estate.	Mortgage Loans.	Collateral Loans.	Stocks and Bonds.	Cash in Office and in Bank.	Interest and Rents Due and Accrued.	Net Uncollected Premiums.	All Other Assets (less credits).	Total Admitted Assets.
Companies of Other States.									
Continental.....	\$1,106,250 00	\$60,210 00	.....	\$8,085,880 00	\$638,413 83	\$89,855 06	\$677,662 58	.....	\$10,688,271 47
Delaware.....	162,500 00	128,700 00	\$50,000 00	880,896 00	157,667 14	15,207 07	102,323 63	\$10,921 31	1,508,215 15
Dutchess.....	21,100 00	62,055 00	444 00	415,375 00	29,433 78	4,346 86	22,232 98	244 66	555,232 28
Empire City.....	.....	5,500 00	.....	275,150 00	40,122 12	.....	2,103 08	.....	322,875 20
Equitable F. & M.....	125,000 00	148,950 00	50,000 00	458,540 00	50,235 32	1,285 00	.....	87,132 86	918,503 18
Erie.....	7,668 77	384,880 00	3,150 00	.....	17,374 01	6,815 90	157,623 37	157,623 37	377,312 05
Farmers'.....	43,200 00	173,835 00	31,300 00	322,882 69	117,933 56	7,371 61	44,629 64	677 99	741,004 51
Fire Association.....	493,600 00	1,506,810 89	5,140 61	3,031,626 00	256,185 49	65,227 61	671,909 89	22,596 86	6,133,097 35
Fire, County of Philadelphia.....	71,000 00	223,050 00	3,200 00	536,469 13	45,104 33	4,148 99	32,446 46	5,550 60	920,969 51
Fire, Northampton County.....	8,380 26	146,689 00	.....	6,030 00	3,738 70	12,373 01	.....	65,084 23	242,295 20
Fireman's Fund.....	563,700 00	280,187 64	181,100 00	2,262,825 00	190,504 50	7,703 64	440,868 91	-4,039 14	3,931,850 55
Firemen's.....	195,000 00	.....	20,200 00	1,146,631 80	52,093 58	17,298 94	46,607 36	.....	1,484,014 85
Franklin.....	232,500 00	133,858 00	54,500 00	2,493,062 00	95,839 53	2,424 98	309,784 49	.....	3,071,450 45
German.....	79,348 25	1,555,980 15	13,300 00	1,357,812 44	288,466 83	72,994 98	50,418 12	-55,222 86	3,605,464 28
German Alliance.....	.....	.....	.....	911,280 00	26,642 94	.....	.....	.....	988,341 06
German-American.....	15,000 00	13,000 00	.....	7,701,467 00	380,404 35	173 00	470,952 37	.....	8,560,996 72
Germania.....	686,824 27	378,500 00	.....	3,480,614 00	164,527 31	12,268 77	9,072 02	189,518 62	4,921,324 99
Girard F. & M.....	382,000 00	634,700 00	93,780 00	694,110 00	61,687 15	22,117 43	76,784 00	35,119 76	2,000,298 34
Glens Falls.....	62,700 00	1,120,388 66	4,000 00	1,691,402 05	423,377 07	15,168 62	.....	101,813 47	3,418,847 77
Globe & Rutgers.....	65,500 00	58,700 00	.....	367,490 75	65,310 98	4,832 55	93,301 83	-30,000 00	625,145 11
Greenwich.....	300,000 00	.....	.....	1,254,450 00	28,562 23	.....	236,820 66	-103,167 77	1,716,665 12
Hanover.....	450,000 00	3,500 00	.....	2,251,578 75	137,078 31	17,130 41	240,077 40	8,940 83	3,108,305 70
Hartford.....	801,500 00	85,770 00	7,800 00	7,178,654 35	859,070 12	26,415 21	617,700 00	686,115 35	11,034,955 03
Home.....	249,375 81	160,400 00	249,375 00	10,338,380 00	514,815 89	47,664 54	371,556 12	371,556 12	13,533,663 40
Home F. & M.....	234,250 00	239,919 00	45,500 00	327,523 00	78,343 21	4,023 95	92,785 13	-1,103 30	1,021,240 99
Indemnity.....	.....	.....	.....	338,037 50	14,681 78	1,625 02	19,895 80	.....	374,240 10
Indianapolis.....	.....	126,400 00	.....	130,883 75	54,304 30	2,970 30	.....	7,803 87	332,362 22
Insurance Co. of North America.....	855,696 70	1,712,184 05	94,700 00	4,899,217 00	416,001 32	20,993 19	282,800 00	695,104 50	9,476,696 76
Insurance Co. of the State of Pa.....	346,019 37	34,300 00	.....	.....	35,597 17	1,788 63	.....	122,112 11	539,817 28
International.....	.....	.....	.....	318,262 50	24,535 66	550 00	.....	4,364 12	347,712 28
Lafayette.....	.....	.....	.....	309,400 00	37,695 67	1,763 55	30,743 47	.....	379,602 69
Magdaburg.....	.....	.....	.....	262,675 00	18,958 19	1,441 67	6,414 60	.....	289,489 46
Manhattan.....	81,500 00	288,976 76	.....	533,337 50	56,875 32	2,067 71	216,830 31	-4,696 11	804,414 73
Mechanics'.....	106,800 00	50 00	4,250 00	443,670 00	43,421 57	7,768 06	38,602 59	3,143 67	911,332 65
Mechanics' and Traders'.....	89,108 14	522,965 00	1,325 90	306,784 40	14,791 81	.....	18,714 69	22,577 22	471,044 02
Michigan F. & M.....	67,500 00	1,119,637 44	.....	1,061,630 25	79,482 62	12,350 15	44,101 91	.....	808,257 82
Milwaukee Mechanics'.....	.....	.....	.....	.....	100,921 85	25,805 39	120,307 48	.....	2,495,852 41

National.....	331,734.94	708,815.00	.....	3,175,981.00	287,140.08	.....	2,436.61	204,006.96	213,971.36	4,921,789.34
New England.....	156,417.83	585,374.00	52,755.00	2,171,959.00	248,979.39	63,160.81	7,888.46	145,162.38	1,552.00	586,961.80
New York.....	100,000.00	.....	.....	283,700.00	11,479.87	.....	294.44	31,280.20	.....	3,367,026.27
Niagara.....	.....	311,375.00	.....	2,240,200.00	67,502.75	.....	10,172.88	227,390.00	.....	426,754.51
North American.....	46,550.05	59,050.00	.....	237,158.50	3,474.88	3,474.88	3,730.37	34,128.48	.....	2,856,640.72
North British and Mercantile.....	.....	.....	.....	309,040.00	11,722.81	11,722.81	3,442.00	10,080.81	.....	340,092.28
North German.....	100,564.20	63,400.00	.....	273,612.50	5,540.99	5,540.99	1,733.22	14,310.56	3,500.00	332,636.83
Northwestern National.....	.....	1,014,156.67	.....	520,336.25	87,484.51	87,484.51	4,009.22	50,547.25	345.26	298,097.37
Orient.....	99,060.33	173,675.00	.....	1,333,380.00	130,957.75	130,957.75	13,074.91	73,246.69	76,524.69	836,677.69
Pacific.....	9,015.50	189,600.00	.....	1,807,525.92	55,513.35	55,513.35	31,344.73	169,055.89	1,085.74	2,901,370.91
Pelican.....	.....	.....	.....	435,894.50	3,735.52	3,735.52	3,735.52	59,989.50	.....	2,335,689.48
Pennsylvania.....	229,665.67	735,100.00	243,200.00	3,367,247.00	18,709.29	18,709.29	2,723.20	20,425.23	1,314.13	702,843.33
Phoenix.....	543,000.00	75,600.00	.....	3,680,075.00	145,684.52	145,684.52	14,402.56	285,093.78	1,700.00	380,418.85
Phoenix.....	508,245.82	84,169.61	68,900.00	4,058,325.00	623,062.39	623,062.39	10,840.69	29,167.24	414,848.10	5,822,643.42
Potomac.....	21,670.41	338,011.52	9,000.00	4,203,087.50	272,245.96	272,245.96	36,985.87	226,680.57	243,125.49	5,585,494.25
Providence Washington.....	720,164.73	.....	.....	94,384.57	26,891.03	26,891.03	5,119.17	24,303.57	.....	5,007,322.35
Queen Insurance Co. of America.....	.....	.....	.....	1,776,385.00	106,927.26	106,927.26	7,044.13	207,407.34	24,983.70	1,338,753.27
Reading.....	23,400.00	283,478.00	.....	3,424,316.72	207,797.18	207,797.18	47,115.67	265,463.76	848.66	4,065,706.72
Rochester German.....	211,906.86	395,147.05	30,700.00	473,009.50	49,076.23	49,076.23	2,875.83	35,968.62	262.85	839,771.03
Security.....	84,600.00	204,538.78	22,000.00	521,708.23	74,631.52	74,631.52	3,041.80	83,907.10	5,177.67	1,178,615.10
Springfield F. & M.....	125,000.00	616,800.00	40,525.00	3,723,694.00	211,742.39	211,742.39	48,420.30	313,202.07	1,959.19	490,065.19
Spring Garden.....	310,800.00	50,870.00	25,000.00	834,111.00	26,540.51	26,540.51	1,199.51	88,736.45	1,495.80	5,081,522.35
St. Paul F. & M.....	636,350.82	296,475.00	76,225.05	1,171,641.62	174,403.74	174,403.74	1,199.51	.....	251,295.89	1,338,753.27
Tenonina.....	40,000.00	.....	.....	573,165.00	32,045.31	32,045.31	.....	76,000.32	.....	2,606,392.12
Traders'.....	45,746.17	176,850.00	21,000.00	1,995,759.40	104,886.49	104,886.49	10,913.15	135,354.78	5,474.15	721,210.63
Union.....	160,000.00	9,900.00	4,400.00	279,187.75	33,211.58	33,211.58	150.00	40,702.25	1,863.32	2,405,984.14
United Fire.....	65,300.00	6,800.00	.....	419,060.50	6,998.75	6,998.75	7,118.12	42,779.52	2,862.08	529,114.90
United Firemen's.....	202,100.00	524,881.50	65,800.00	594,700.00	77,054.11	77,054.11	10,572.47	51,473.21	100.00	550,918.97
United States.....	46,000.00	369,200.00	.....	268,171.25	21,054.70	21,054.70	2,477.57	75,994.17	10.00	1,526,381.29
Victoria.....	225,000.00	588,962.50	.....	248,010.00	497.81	497.81	1,857.33	4,627.17	.....	722,407.69
Westchester.....	62,000.00	197,250.00	.....	1,782,450.00	122,392.56	122,392.56	10,739.50	213,216.48	.....	254,992.31
Western.....	629,000.00	243,900.00	22,500.00	1,035,700.00	18,194.71	18,194.71	3,924.25	28,775.34	.....	2,942,761.04
Williamsburg City.....	.....	.....	.....	.....	15,466.42	15,466.42	14,629.41	84,003.21	.....	493,212.58
Total.....	\$17,594,705.39	\$26,311,636.22	\$2,059,891.83	\$35,618,988.75	\$11,959,914.35	\$11,959,914.35	\$990,000.97	\$10,194,233.54	\$4,225,749.59	\$208,955,128.64
Companies of Other Countries.										
Aachen Munich.....	.....	.....	.....	\$741,527.50	\$75,385.74	\$75,385.74	\$920.00	\$97,142.13	\$1,724.61	\$916,639.98
Alliance.....	.....	.....	.....	612,750.00	42,876.23	42,876.23	4,725.00	30,900.20	700.42	865,122.72
Atlas.....	\$173,170.87	.....	.....	897,595.00	22,894.53	22,894.53	7,891.67	90,516.53	2,724.91	1,021,622.61
Balaise.....	.....	.....	.....	650,625.00	118,337.84	118,337.84	1,166.67	48,591.74	.....	818,721.25
British America.....	.....	\$10,000.00	.....	947,448.76	86,671.40	86,671.40	14,338.37	177,849.57	177,849.57	1,256,308.10
Caledonian.....	.....	.....	.....	1,604,600.00	124,835.07	124,835.07	14,488.13	128,779.13	.....	1,550,877.78
Cologne.....	.....	.....	.....	532,467.50	2,991.86	2,991.86	.....	68,096.03	.....	603,555.39
Commercial Union.....	888,148.69	230,500.00	.....	1,882,393.75	187,704.69	187,704.69	29,374.25	414,991.61	153,324.35	3,786,437.33
Hamburg-Bremen.....	.....	.....	\$65,000.00	1,283,927.09	93,724.64	93,724.64	15,429.16	94,845.15	.....	1,552,926.04

TABLE II.—CONTINUED.

COMPANIES.	Real Estate.	Mortgage Loans.	Collateral Loans.	Stocks and Bonds.	Cash in Office and in Bank.	Interest and Rents due and Accrued.	Net Uncollected Premiums.	All Other Assets (less credits).	Total Admitted Assets.
Companies of Other Countries.									
Helvetia Swiss.....	.....	.....	.....	.....	\$63,907 73	\$3,291 67	\$88,638 98	.....	\$948,565 88
Imperial.....	\$476,634 70	.....	.....	\$712,577 50	84,361 79	7,650 82	166,656 42	.....	1,856,356 53
Lancashire.....	385,585 72	.....	.....	1,120,052 50	127,952 66	.....	225,749 15	.....	2,268,737 53
Law Union and Crown.....	.....	.....	.....	1,529,450 00	.....	.....	42,335 46	.....	693,305 58
Lion.....	4,500 00	.....	.....	633,980 00	13,121 15	3,513 63	.....	\$355 34	.....
Liverpool and London and Globe.....	1,911,248 00	\$222,577 50	.....	481,190 00	71,084 11	12,362 23	44,948 86	27,761 38	875,024 08
London.....	.....	3,194,350 00	.....	2,745,170 00	883,985 40	48,622 90	861,855 94	1,565 09	9,646,797 42
London and Lancashire.....	300,000 00	.....	.....	1,900,973 75	234,898 91	5,889 59	168,681 81	14,647 59	2,415,091 65
Magdeburg.....	.....	.....	.....	1,764,654 25	278,810 60	22,724 00	250,798 66	17,550 96	2,574,558 56
Manchester.....	3,312 14	.....	.....	730,812 50	44,058 56	7,615 50	86,424 46	.....	928,908 02
Marine.....	.....	.....	.....	1,400,880 00	157,102 20	5,054 17	223,318 82	4,447 78	1,794,115 11
National.....	.....	.....	.....	517,517 09	61,172 41	.....	73,627 84	10,335 45	662,652 79
Netherlands.....	.....	.....	.....	423,050 00	61,443 96	1,250 00	85,686 62	.....	571,430 58
North British and Mercantile.....	.....	.....	.....	474,232 50	48,563 21	2,920 84	40,518 12	.....	566,234 67
North German.....	.....	.....	.....	3,686,739 00	167,834 48	41,663 00	343,736 65	3,508 86	4,243,481 99
Northern.....	55,000 00	.....	.....	371,266 25	92,943 73	2,080 43	65,274 51	3,086 52	580,651 44
Norwich Union.....	115,000 00	.....	.....	2,275,630 00	107,424 57	7,216 33	218,643 78	-11,036 84	2,712,877 84
Palatine.....	40,000 00	.....	.....	1,926,903 75	175,466 70	20,651 16	187,562 83	1,755 34	2,352,219 78
Phoenix.....	.....	.....	.....	832,000 00	.....	.....	.....	.....	892,000 00
Prussian National.....	.....	.....	.....	2,297,026 25	420,822 70	25,431 25	198,295 23	11,968 86	2,893,544 29
Royal.....	800 00	.....	.....	578,915 00	91,228 52	1,587 50	77,394 42	-5,759 35	744,166 09
Royal Exchange.....	2,143,090 05	195,000 00	.....	3,798,412 55	267,766 32	55,962 52	594,024 11	15,965 92	7,070,221 47
Scottish Union and National.....	.....	.....	.....	1,341,342 25	37,336 53	14,459 79	105,048 80	954 00	1,499,161 37
Sea.....	218,457 56	1,064,050 17	\$2,600 00	2,040,369 95	530,111 72	36,258 94	229,601 75	105,626 64	4,217,076 73
Skandia.....	.....	.....	.....	437,568 50	58,252 99	.....	59,669 94	55,473 07	610,964 50
Skate.....	.....	.....	.....	408,394 51	90,732 06	2,516 67	62,570 88	18 00	624,232 12
Sun.....	250,000 00	188,000 00	.....	298,250 00	8,827 97	1,870 83	17,422 35	.....	236,371 15
Svea.....	.....	.....	.....	1,655,710 00	197,654 42	21,113 15	79,824 94	144,159 04	2,536,461 55
Thuringia.....	.....	.....	.....	521,337 50	86,147 10	4,397 91	81,032 85	18,029 19	710,994 55
Transatlantic.....	.....	.....	.....	847,514 78	13,787 46	8,337 50	131,932 31	9,713 06	1,011,345 11
Union.....	200,000 00	.....	.....	554,715 00	33,826 46	4,755 00	47,987 52	428 83	641,712 81
Union Marine.....	.....	.....	.....	1,128,370 00	121,686 22	9,919 76	156,260 16	.....	1,616,246 14
Western.....	.....	20,000 00	.....	569,425 61	6,616 50	5,319 33	55,136 95	2,626 66	639,125 05
Total.....	\$7,069,947 73	\$5,229,477 67	\$67,600 00	\$50,688,308 33	\$5,594,379 67	\$472,762 78	\$6,024,543 93	\$1,123,292 30	\$76,270,312 41
Aggregate.....	\$25,381,557 73	\$35,440,064 58	\$2,141,741 83	\$190,322,832 10	\$17,737,048 07	\$1,560,647 35	\$16,581,954 58	\$5,439,595 29	\$294,605,491 53

TABLE III.—CLASSIFICATION OF LIABILITIES, December 31, 1900.
FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Unearned Premiums.	Dividends Unpaid.	All Other Liabilities.	Total Liabilities Except Capital.	Capital Stock.	Surplus Over Capital.
Stock Companies of N. J.									
American.....	\$8,132 05	\$82,078 68	\$2,000 00	\$1,382,057 27	\$4,127 35	.....	\$1,458,395 95	\$600,000 00	\$1,599,792 15
Caniden.....	7,671 74	7,671 74	.....	100,312 27	261 80	\$1,568 50	109,814 31	200,000 00	136,284 52
Firemen's.....	35,603 10	35,603 10	1,012 00	414,127 97	.....	17,803 55	468,546 62	1,000,000 00	1,147,127 89
Merchants'.....	27,812 49	57,122 58	10,809 01	651,115 12	.....	21,902 45	768,761 65	400,000 00	183,135 35
National F. & M.....	1,062 00	1,062 00	.....	9,039 40	163 50	229 16	10,494 06	100,000 00	28,168 11
Newark.....	2,147 70	2,503 65	3,850 00	109,589 41	6,885 35	1,159 07	126,135 18	250,000 00	309,524 65
New Brunswick.....	.....	.....	.....	2,887 00	255 00	50 00	3,192 00	50,000 00	66,358 29
Standard.....	2,715 75	4,776 23	1,412 92	77,842 56	.....	1,010 91	87,758 37	100,000 00	116,561 38
Total.....	\$40,808 59	\$170,817 98	\$19,083 93	\$2,746,971 00	\$11,693 00	\$43,723 64	\$3,033,098 14	\$2,700,000 00	\$3,646,952 34
Companies of Other States.									
Actna.....	\$75,830 95	\$327,186 95	\$19,092 00	-\$3,426,197 91	.....	\$70,888 08	\$3,929,195 89	\$4,000,000 00	\$5,309,951 03
Agricultural.....	22,535 94	58,218 00	8,665 00	1,085,576 86	.....	.....	1,174,995 80	500,000 00	543,540 55
Allermann.....	7,901 69	25,436 59	2,550 00	209,070 72	.....	1,108 83	246,127 83	300,000 00	95,815 00
American, Mass.....	3,232 17	10,177 99	.....	169,307 91	.....	9,912 93	192,631 00	300,000 00	115,202 03
American Central.....	25,085 05	27,751 33	7,850 00	712,717 63	.....	.....	773,404 01	600,000 00	625,892 07
American, N. Y.....	53,553 75	44,890 41	1,342 68	604,355 49	.....	7,620 76	711,763 09	400,000 00	312,208 55
American, Pa.....	37,170 40	82,941 09	5,991 55	1,603,605 64	.....	.....	1,722,708 58	500,000 00	247,360 42
Assurance Company of America.....	1,086 00	19,012 00	250 00	143,711 81	.....	15,818 76	179,878 57	200,000 00	129,878 80
Boston.....	17,758 18	154,146 07	.....	681,844 20	.....	6,767 88	860,516 33	1,000,000 00	1,497,466 91
British American.....	.....	9,286 31	.....	38,490 22	.....	.....	47,776 53	200,000 00	36,937 56
Bucks County Contributionship.....	479 77	6,960 00	1,423 32	68,249 59	.....	.....	68,249 59	.....	319,337 78
Buffalo Commercial.....	1,758 52	21,508 75	5,168 91	99,525 95	.....	.....	108,389 04	200,000 00	35,713 90
Buffalo German.....	7,891 62	7,297 22	1,250 00	342,542 95	.....	.....	370,979 13	200,000 00	1,447,373 95
Caledonian.....	13,534 62	3,388 93	1,250 00	74,276 88	.....	.....	90,715 72	200,000 00	72,568 96
Captial.....	.....	.....	.....	146,638 46	.....	.....	183,291 50	200,000 00	30,892 77
Citizens, N. Y.....	15,504 89	13,536 61	3,108 50	331,084 50	\$416 20	19,729 49	367,010 58	300,000 00	101,553 11
Citizens, Pa.....	11,027 63	9,319 90	1,000 00	181,865 99	.....	8,194 46	211,407 98	500,000 00	102,639 98
Commerce.....	1,350 00	5,600 00	2,750 00	87,396 31	.....	76 01	97,172 32	200,000 00	108,593 89
Commercial Union.....	17,083 00	.....	5,200 00	80,648 81	.....	718 18	103,649 99	200,000 00	23,231 77
Concordia.....	17,515 34	5,265 17	.....	536,325 21	.....	.....	568,520 72	200,000 00	159,971 32
Connecticut.....	59,391 49	112,433 00	19,046 13	1,798,363 50	.....	.....	1,989,234 12	1,000,000 00	1,992,261 01
Continental.....	.....	330,851 75	40,815 00	4,272,117 52	.....	483,947 90	5,127,732 17	1,000,000 00	4,510,539 30

TABLE III.—CONTINUED.

COMPANIES.	Losses Adjusted.	Losses Unadjusted.	Losses Restored.	Unearned Premiums.	Dividends Unpaid.	All Other Liabilities.	Total Liabilities Except Capital.	Capital Stock.	Surplus Over Capital.
Companies of Other States.									
Delaware.....	\$1,296 52	\$80,495 48	\$1,875 00	\$635,805 30	\$77 00	.....	\$699,549 30	\$702,875 00	\$105,790 85
Dutchess.....	2,650 00	14,953 92	3,200 00	233,279 56	.....	.....	254,567 14	200,000 00	100,665 14
Empire City.....	.....	10,306 00	.....	91,326 68	.....	.....	101,632 68	200,000 00	21,242 52
Equitable F. & M.....	9,608 38	29,083 62	3,043 00	332,477 22	.....	14,210 10	388,422 32	400,000 00	130,080 28
Erie.....	9,472 39	10,069 57	2,600 00	232,661 01	.....	1,298 60	276,059 57	200,000 00	101,412 48
Farmers.....	7,064 58	18,967 00	2,590 00	380,156 31	.....	3,833 64	412,361 53	.....	328,642 98
Fire Association.....	170,014 02	103,151 70	40,994 71	4,233,438 02	.....	180,219 73	4,747,848 18	500,000 00	885,249 17
Fire, County of Philadelphia.....	8,142 26	8,179 20	.....	365,418 35	.....	.....	381,739 81	400,000 00	139,229 70
Fire, County of Northampton.....	78 00	.....	.....	175,224 67	.....	.....	175,302 67	.....	66,992 53
Fireman's Fund.....	32,063 30	138,775 92	5,825 00	1,413,288 18	.....	.....	1,589,982 40	1,000,000 00	1,341,868 15
Firemen's.....	8,322 43	23,540 55	.....	334,200 76	838 58	34,493 90	401,396 20	900,000 00	182,618 65
Franklin.....	10,745 74	24,703 42	1,675 00	1,579,900 06	140 00	.....	1,577,164 22	400,000 00	1,094,286 23
German.....	55,596 73	32,858 83	12,850 00	2,028,988 02	.....	.....	2,130,242 58	200,000 00	1,275,221 70
German Alliance.....	23,135 33	19,642 00	.....	2,742,697 52	.....	159 15	247,556 77	400,000 00	340,784 29
German American.....	163,939 00	160,081 00	41,863 00	2,742,697 52	.....	178,704 50	3,293,285 02	1,000,000 00	4,267,711 70
Germania.....	50,478 60	21,912 01	9,181 00	1,563,778 00	.....	.....	1,645,349 61	1,000,000 00	2,275,975 38
Guard F. & M.....	.....	20,608 37	2,575 00	1,029,003 08	.....	31,287 44	1,083,473 89	300,000 00	616,824 45
Glens Falls.....	25,120 16	18,720 52	6,723 60	931,083 40	.....	10,000 00	991,657 68	200,000 00	2,227,190 09
Globe and Rutgers.....	1,611 72	38,768 35	850 00	160,807 70	.....	.....	202,037 77	400,000 00	23,107 34
Greenwich.....	9,666 29	149,523 91	7,775 00	1,124,057 69	.....	25,124 75	1,316,147 64	200,000 00	290,517 48
Hanover.....	132,867 86	90,228 62	19,847 20	1,328,336 32	.....	51,362 40	1,622,642 40	1,000,000 00	455,663 30
Hartford.....	232,622 44	367,659 82	54,366 14	5,467,046 72	.....	140,000 00	6,262,195 12	1,250,000 00	3,522,759 91
Home.....	127,725 37	354,242 73	47,350 71	4,546,135 00	.....	220,720 75	5,296,164 56	3,000,000 00	5,297,498 84
Home F. & M.....	1,779 54	32,710 77	.....	361,606 74	.....	.....	396,097 05	300,000 00	325,143 94
Indemnity.....	11,008 97	4,375 77	50 00	84,557 62	.....	4,467 43	104,459 79	200,000 00	69,680 31
Indianapolis.....	.....	60 00	.....	29,495 86	.....	.....	29,555 86	200,000 00	92,806 36
Insurance Co. of North America.....	103,943 48	413,267 52	41,111 00	4,152,777 87	.....	20,742 30	4,731,842 17	3,000,000 00	1,744,854 59
Insurance Co. of the State of Pa.....	628 92	19,325 26	.....	241,332 70	.....	26,104 90	287,391 78	200,000 00	52,425 50
International.....	3,539 84	.....	2,200 00	55,321 29	.....	.....	61,061 13	200,000 00	86,651 15
Lafayette.....	.....	15,589 10	.....	135,193 27	.....	689 76	151,472 13	200,000 00	28,130 56
Magdeburg.....	.....	3,618 00	.....	44,567 44	.....	.....	48,185 44	200,000 00	41,304 02
Manhattan.....	17,123 64	26,545 17	7,000 00	125,472 00	.....	90,260 37	266,401 18	500,000 00	38,013 55
Marine.....	6,176 83	11,669 69	4,400 00	41,033 38	.....	12,000 18	445,370 08	250,000 00	215,962 57
Mechanics' and Traders.....	1,740 02	5,184 35	4,500 00	101,404 96	.....	10,739 31	122,617 61	300,000 00	47,426 38
Michigan F. & M.....	7,849 42	10,431 75	.....	217,089 73	.....	2,406 44	237,777 34	400,000 00	170,480 48
Milwaukee Mechanics.....	24,137 46	31,238 04	10,950 00	821,032 72	.....	53,141 91	940,500 13	200,000 00	1,355,352 28
National.....	84,755 86	139,996 22	22,737 79	2,045,419 76	.....	95,000 00	2,367,909 63	1,000,000 00	1,533,879 71

National-Standard.....	2,218 00	15,624 00	1,625 00	144,422 22	.....	17,348 73	181,267 85	200,000 00	155,693 85
New Hampshire.....	66,408 04	97,838 00	16,520 00	1,177,182 78	.....	5,802 42	1,363,771 24	1,000,000 00	1,005,255 03
New York.....	1,418 05	26,814 05	334 60	126,865 25	.....	232 11	155,654 05	200,000 00	71,100 45
Niagara.....	89,614 96	69,576 23	13,637 60	1,354,147 26	.....	17,829 56	1,544,805 21	500,000 00	181,835 21
North American.....	8,069 97	.....	.....	121,739 00	128 00	212 25	.....	200,000 00	18,943 05
North British and Mercantile.....	46 10	.....	.....	19,587 53	.....	.....	19,633 63	200,000 00	113,903 20
North German.....	486 98	4,164 05	2,735 05	58,819 33	.....	1,000 00	67,205 36	200,000 00	31,492 61
North River.....	8,594 92	40,659 43	.....	217,272 27	2,784 25	6,244 43	275,555 30	350,000 00	211,122 39
Northwestern National.....	6,016 28	43,411 34	1,200 00	1,240,177 16	.....	9,955 42	1,300,740 20	600,000 00	1,000,630 74
Orient.....	13,011 77	190,334 36	18,852 11	928,604 80	.....	20,845 08	1,171,648 12	500,000 00	664,041 35
Pacific.....	24,911 29	14,932 31	1,500 00	319,947 18	.....	381,699 87	381,699 87	200,000 00	121,143 45
Pelican.....	1,496 00	13,716 00	.....	73,772 75	.....	8,159 10	97,143 85	200,000 00	83,275 00
Pennsylvania.....	56,509 80	135,809 22	8,600 00	2,570,119 54	.....	.....	2,771,038 55	400,000 00	2,163,883 97
Phoenix.....	296,825 50	11,790 00	11,790 00	3,039,403 97	2,229 92	8,614 39	3,288,883 78	1,000,000 00	1,533,779 64
Phenix.....	188,066 48	16,238 80	.....	2,087,882 17	.....	7,519 33	2,340,944 32	2,000,000 00	1,242,549 33
Potomac.....	3,688 75	7,376 87	.....	100,833 53	.....	.....	119,416 48	200,000 00	187,993 79
Providence Washington.....	20,689 84	133,600 42	18,133 86	929,440 84	.....	55,426 45	1,121,864 86	500,000 00	500,432 47
Queen Insurance Co. of America.....	62,691 17	65,019 49	33,880 18	1,577,485 57	.....	69 91	1,816,502 85	500,000 00	2,340,203 88
Reading.....	1,264 73	17,180 10	13,000 00	333,295 65	.....	1,122 86	364,810 39	250,000 00	284,960 64
Rochester German.....	1,231 86	18,145 91	7,000 00	379,193 52	.....	36,300 90	406,694 15	200,000 00	571,920 95
Security.....	18,647 65	29,278 90	895 00	451,826 26	.....	.....	537,038 80	300,000 00	162,566 39
Springfield F. & M.....	63,667 72	108,388 09	20,350 94	1,569,772 79	.....	44,534 59	1,762,179 54	1,500,000 00	1,819,143 41
Spring Garden.....	10,494 97	13,013 68	14,105 46	753,132 76	.....	35,154 53	835,281 46	400,000 00	103,471 81
St. Paul F. & M.....	43,076 27	104,352 92	14,944 07	1,182,808 63	13,150 00	4,000 00	1,380,396 42	500,000 00	725,995 70
Teutonia.....	28,156 81	.....	.....	235,353 16	.....	.....	280,661 97	250,000 00	190,548 66
Traders'.....	37,187 13	58,175 90	11,435 00	787,288 05	.....	29 70	894,086 08	500,000 00	1,011,898 06
Union.....	12,376 78	17,538 27	4,000 00	239,933 31	.....	15,936 30	273,878 06	200,000 00	55,536 84
United Fire.....	23,375 60	7,188 50	700 00	145,528 46	.....	16,192 02	185,740 36	250,000 00	115,178 61
United Firemen's.....	8,256 79	32,126 26	9,690 00	989,431 18	.....	26,479 10	1,030,060 08	300,000 00	196,321 21
United States.....	530 39	4,993 36	5,563 48	200,461 89	.....	.....	332,887 52	250,000 00	140,020 17
Victoria.....	38,070 89	87,121 35	7,950 00	44,501 47	.....	.....	50,025 22	200,000 00	4,967 00
Westchester.....	5,238 00	9,563 63	2,650 00	1,290,360 44	.....	.....	1,423,502 68	300,000 00	1,219,258 36
Western.....	14,954 05	30,470 38	2,846 15	145,717 10	1,996 00	7,946 83	163,168 73	300,000 00	30,043 85
Williamsburg City.....	.....	.....	.....	616,091 01	.....	.....	674,304 42	250,000 00	1,120,894 62
Total.....	\$2,468,053 32	\$5,570,612 85	\$755,408 39	\$82,164,359 99	\$21,759 93	\$2,203,237 57	\$93,183,432 05	\$48,002,875 00	\$67,768,821 59
Companies of Other Countries.									
Aachen and Munich.....	\$3,848 03	\$45,540 83	\$4,640 99	\$267,755 44	.....	\$16,029 26	\$37,815 55	*\$200,000 00	\$278,884 43
Alliance.....	.....	5,287 41	.....	123,310 43	.....	1,947 08	140,544 92	200,000 00	524,577 80
Atlas.....	9,632 80	47,639 36	6,549 07	520,875 32	.....	1,851 20	586,547 75	200,000 00	285,074 59
Batavia.....	15,357 88	17,502 73	3,985 08	222,296 78	.....	14,119 29	273,262 36	200,000 00	345,468 89
British America.....	21,935 20	83,899 19	3,598 00	689,496 86	.....	.....	798,429 25	200,000 00	267,878 85
Caledonian.....	78,436 12	22,833 22	11,196 12	19,157 28	.....	10,000 00	1,041,622 74	200,000 00	609,235 04
Cologne.....	8,417 60	39,204 00	.....	225,870 26	.....	185 40	273,677 26	200,000 00	129,878 13
Commercial Union.....	145,110 00	127,039 00	49,500 00	2,054,852 26	.....	7,176 57	2,383,677 33	200,000 00	1,202,759 50
Hamburg-Bremen.....	12,445 00	33,955 00	16,550 00	990,395 15	.....	.....	1,053,345 15	200,000 00	299,580 84
Helvetia Swiss.....	12,656 29	17,982 21	5,250 00	260,326 13	.....	23,164 00	319,378 63	200,000 00	329,127 25

TABLE III.—CONTINUED.

COMPANIES.	Losses. Adjusted.	Losses. Unadjusted.	Losses. Resisted.	Unearned Premiums.	Dividends Unpaid.	All Other Liabilities.	Total Liabilities Except Capital.	Capital Stock.	Surplus Over Capital.
Companies of Other Countries.									
Imperial.....	\$35,246 87	\$54,519 69	\$21,845 00	\$936,022 80	.....	\$750 00	\$1,048,384 36	\$200,000 00	\$606,972 17
Lancashire.....	112,724 69	126,480 44	26,546 37	1,399,103 91	.....	5,000 00	1,669,855 41	200,000 00	398,882 12
Law Union and Crown.....	8,036 32	44,668 64	1,275 00	236,174 47	.....	5,404 27	285,358 70	200,000 00	207,946 88
Lion.....	20,425 96	26,916 31	2,100 00	433,812 47	.....	18,110 98	501,365 72	200,000 00	173,658 36
Liverpool and London and Globe.....	647 24	426,526 85	83,900 00	4,088,896 11	.....	397,441 42	4,937,411 62	200,000 00	4,509,385 80
London.....	104,867 00	40,240 00	17,700 00	777,465 13	.....	65,819 79	1,006,081 92	200,000 00	1,209,009 73
London and Lancashire.....	48,524 13	70,100 70	19,009 46	1,466,834 54	.....	29,159 94	1,633,628 77	200,000 00	1,740,909 79
Magdeburg.....	.....	71,524 85	.....	517,043 99	.....	.....	588,568 84	200,000 00	140,339 18
Manchester.....	88,244 85	71,122 63	15,203 20	1,035,248 25	.....	32,602 73	1,242,421 66	200,000 00	331,683 45
Marine.....	.....	59,550 00	.....	80,756 94	.....	31,731 15	1,22,038 09	200,000 00	290,614 70
National.....	20,322 79	23,462 50	1,000 00	298,195 78	.....	20,437 63	363,418 70	200,000 00	8,011 88
Netherlands.....	14,946 01	16,357 32	3,875 00	237,004 21	.....	17,790 13	289,972 67	200,000 00	76,262 00
North British and Mercantile.....	107,172 47	152,090 88	53,139 10	2,015,963 57	.....	.....	2,333,366 02	200,000 00	1,710,115 97
North German.....	4,426 48	13,662 57	19,900 00	287,544 43	.....	18,772 75	344,247 23	200,000 00	45,404 21
Northern.....	46,178 08	80,398 89	24,068 50	1,021,688 09	.....	12,600 37	1,184,923 93	200,000 00	1,327,953 91
Norwich Union.....	67,136 17	55,611 19	21,475 00	1,247,221 04	.....	27,708 42	1,419,201 82	200,000 00	733,017 96
Palatine.....	.....	.....	.....	.....	.....	.....	.....	200,000 00	692,000 00
Phoenix.....	125,789 00	167,927 12	22,225 00	1,530,674 16	.....	190,179 03	2,096,794 31	200,000 00	596,749 98
Prussian National.....	24,752 50	15,395 47	4,350 00	338,101 97	.....	2,234 83	404,834 77	200,000 00	139,331 32
Royal.....	32,516 90	364,110 23	102,301 57	3,740,658 53	.....	341,658 03	4,581,245 26	200,000 00	2,288,976 21
Royal Exchange.....	18,261 59	55,516 21	5,207 20	604,366 94	.....	7,067 67	690,419 61	200,000 00	608,741 76
Scottish Union and National.....	76,253 81	151,411 77	12,300 00	1,655,789 26	.....	37,287 00	1,998,021 84	200,000 00	2,024,054 89
Sea.....	.....	67,139 00	.....	82,971 17	.....	48,786 43	138,896 60	200,000 00	212,067 90
Skandia.....	10,604 94	46,951 38	.....	200,953 58	.....	3,292 03	261,801 93	200,000 00	162,430 19
State.....	3,136 80	10,296 35	.....	71,669 35	.....	306 71	85,459 30	200,000 00	40,911 85
Sun.....	54,653 44	125,893 72	13,753 00	1,347,856 63	.....	13,783 85	1,555,940 64	200,000 00	780,520 91
Svea.....	14,799 58	23,909 97	8,313 00	327,824 79	.....	19,962 07	394,809 41	200,000 00	116,185 14
Thuringia.....	8,002 74	23,710 44	.....	609,574 16	.....	1,714 67	648,002 01	200,000 00	163,343 10
Transatlantic.....	5,537 50	23,317 33	10,727 50	230,307 22	.....	1,762 44	331,641 99	200,000 00	110,070 82
Union.....	74,203 65	96,179 65	13,450 00	697,292 93	.....	10,809 63	891,955 86	200,000 00	524,310 28
Union Marine.....	.....	28,360 78	7,900 00	96,670 40	.....	8,542 25	141,473 43	200,000 00	287,661 62
Western.....	37,665 48	123,995 66	14,634 15	1,150,782 93	.....	.....	1,327,078 22	200,000 00	438,430 58
Total.....	\$1,473,016 00	\$3,102,472 49	\$632,457 91	\$35,278,796 66	.....	\$1,445,159 02	\$41,931,902 08	\$8,400,000 00	\$25,938,410 33
Aggregate.....	\$3,981,877 91	\$8,843,903 32	\$1,406,950 23	\$120,190,127 65	\$33,452 93	\$3,632,120 23	\$138,148,432 27	\$59,102,875 00	\$97,354,184 26

*Deposit capital in U. S.

TABLE IV.—CLASSIFICATION OF INCOME, YEAR ENDING, December 31, 1900.
FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Fire Premiums.	Marine and Inland Premiums.	Interest and Dividends on Stocks and Bonds.	Interest on Mortgages and from all other Sources.	Rents.	Other Receipts.	Profit and Loss.	Total Income.	Excess or Deficiency of Income.
Stock Companies of N. J.									
American.....	\$1,018,336 03	.....	\$56,527 95	\$90,961 95	\$4,711 51	.....	\$25,114 69	\$1,195,652 13	\$91,007 65
Camden.....	95,947 55	.....	5,718 96	12,677 81	2,635 07	.....	4,767 04	122,074 42	22,617 70
Firemen's.....	467,274 64	.....	50,929 18	66,489 67	10,847 62	.....	211 15	595,752 26	32,268 76
Merchants'.....	823,841 42	.....	29,747 50	18,350 47	7,117 79	.....	19,088 36	898,145 54	-200,744 10
National F. & M.....	10,511 37	.....	1,859 72	4,459 71	547 00	65 56	.....	17,443 39	-9,837 92
Newark.....	127,282 10	.....	14,305 30	12,498 12	1,793 45	.....	.....	155,878 97	-15,860 62
New Brunswick.....	2,619 99	.....	477 00	4,279 67	246 50	82 73	.....	7,705 89	-3,781 12
Standard.....	63,260 81	.....	10,882 00	2,549 91	.....	.....	.....	76,692 72	-3,904 94
Total.....	\$2,609,073 91	.....	\$170,447 61	\$212,267 34	\$27,898 94	\$476 28	\$49,181 24	\$3,069,345 32	-\$80,424 71
Companies of Other States.									
Aetna.....	\$3,934,906 01	\$310,539 49	\$507,268 30	\$3,403 29	\$5,472 72	\$168 85	\$450 00	\$4,762,208 66	-\$36,530 51
Agricultural.....	936,960 16	.....	23,978 31	58,943 42	4,305 81	.....	840 68	1,025,088 38	-21,554 02
Allemania.....	322,615 59	.....	1,880 56	22,361 79	3,628 08	.....	759 60	351,143 62	13,575 39
American, Mass.....	219,404 83	.....	20,761 65	863 48	.....	.....	820 26	241,840 22	-13,845 57
American Central.....	867,876 34	.....	58,527 42	.....	16,982 59	.....	4,931 25	948,317 60	-1,616 69
American, N. Y.....	941,687 63	.....	40,198 45	.....	8,854 00	3,315 42	14,666 04	999,069 56	-45,438 72
American, Pa.....	1,330,001 80	.....	39,344 29	51,693 47	.....	.....	500 00	1,433,708 98	-172,507 09
Assurance Co. of America.....	225,288 40	.....	13,670 38	234 44	.....	.....	3,960 66	243,153 88	-49,048 35
Boston.....	640,743 52	869,972 49	61,922 73	46,620 15	1,733 99	.....	6,647 45	1,627,640 33	287,448 78
British American.....	134,299 43	.....	8,871 23	695 57	.....	.....	147,520 78	147,520 78	-22,488 75
Bucks County Contributionship.....	2,747 47	.....	17,745 07	745 13	.....	.....	.....	21,237 67	4,534 41
Buffalo Commercial.....	141,980 79	.....	5,811 66	6,078 60	.....	2,407 93	.....	153,871 05	-661 29
Buffalo German.....	376,598 68	.....	31,876 99	31,868 24	20,950 50	.....	.....	463,700 34	7,301 97
Calcedonian-American.....	105,835 17	.....	11,125 00	.....	.....	.....	.....	116,960 17	-105 93
Capital.....	218,922 82	.....	7,179 14	5,414 79	5,666 82	.....	47 54	237,231 11	-9,046 41
Citizens', N. Y.....	683,431 36	.....	15,820 00	.....	5,311 66	.....	.....	717,583 61	-39,549 03
Citizens', Pa.....	235,230 86	.....	10,981 26	20,325 60	8,103 81	.....	11,303 55	274,641 53	-28,604 87
Commerce.....	124,778 82	.....	8,832 56	1,637 70	6,930 77	.....	.....	149,179 85	3,485 74
Commercial Union.....	115,288 61	.....	8,762 29	.....	.....	.....	7,000 00	124,048 90	-9,521 19
Concordia.....	660,554 16	.....	13,820 00	21,910 83	1,132 83	.....	.....	697,417 82	24,660 41
Connecticut.....	2,055,638 54	.....	99,204 23	54,886 81	.....	.....	36,301 09	2,246,030 67	207,576 79
Continental.....	4,294,530 98	.....	329,437 60	21,450 49	68,810 56	.....	405,180 05	5,119,409 68	1,027,877 83

TABLE IV.—CONTINUED.

COMPANIES.	Fire Premiums.	Marine and Inland Premiums.	Interest and Dividends on Stocks and Bonds.	Interest on Mortgages and from all other Sources.	Rents.	Other Receipts.	Profit and Loss.	Total Income.	Excess or Deficiency of Income.
Companies of Other States.									
Delaware.....	\$699,612 79	.....	\$37,157 06	\$13,994 27	\$9,820 00	\$49 89	\$1,062 67	\$761,686 68	—\$90,647 96
Dutchess.....	247,752 92	.....	9,296 45	4,001 78	153 30	.....	.....	261,204 45	—16,005 96
Empire City.....	108,344 85	.....	8,715 18	275 00	.....	124 74	.....	177,459 77	—22,071 81
Equitable F. & M.....	476,900 27	\$8,530 96	18,558 29	20,259 57	6,188 00	.....	263 80	520,700 98	21,024 75
Erie.....	225,967 00	.....	.....	26,982 07	326 50	.....	.....	253,275 57	—34,734 34
Farmers'.....	410,272 89	.....	13,645 73	11,494 80	.....	.....	.....	438,131 42	—20,093 83
Fire Association.....	3,005,544 59	.....	136,031 94	108,875 41	18,697 93	.....	360 00	3,274,854 47	—7,243 33
Fire County of Philadelphia.....	203,995 67	.....	23,380 58	12,799 37	3,846 92	436 50	5,704 60	244,459 04	—35,888 41
Fire, Northampton County.....	47,040 50	.....	74 25	7,339 84	271 75	.....	.....	59,041 46	7,913 79
Fireman's Fund.....	1,597,492 63	323,183 05	106,813 29	44,294 94	27,952 09	4,315 12	.....	2,109,592 59	45,806 82
Firemen's.....	498,832 21	.....	21,348 10	.....	8,834 54	.....	10,826 59	651,232 27	129,000 11
Franklin.....	515,103 45	.....	107,203 45	15,175 41	6,625 07	.....	121,217 52	650,250 27	—43,352 12
German.....	1,781,481 96	.....	44,802 44	94,036 01	2,469 64	.....	1,619 57	1,924,409 62	206,796 99
German-Alliance.....	276,123 97	.....	36,800 58	.....	.....	.....	.....	312,924 55	29,830 26
German-American.....	2,995,188 08	.....	308,443 87	4,403 74	.....	.....	38,386 49	3,346,422 18	216,885 90
Germania.....	1,198,807 75	.....	141,241 44	17,783 06	23,053 72	.....	.....	1,385,838 51	40,364 78
Girard F. & M.....	420,271 43	.....	28,981 54	45,910 16	18,648 87	4,952 54	7,948 93	522,640 43	—59,206 74
Glens Falls.....	838,062 98	.....	89,860 50	88,336 48	2,011 41	879 50	.....	1,018,507 65	110,993 13
Globe and Rutgers.....	305,990 11	.....	10,408 39	2,937 50	3,125 00	216 78	.....	324,306 50	55,964 71
Greenwich.....	1,286,808 37	178,194 02	45,422 47	7 24	16,125 00	.....	1,845 50	1,531,166 31	8,254 48
Hartford.....	6,684,746 58	.....	85,804 71	3,429 14	27,802 54	.....	4,609 21	7,072,934 65	—69,011 23
Home.....	4,653,253 79	258,742 16	307,256 95	67,248 85	13,181 70	.....	25,189 40	5,000 57	—213,715 46
Home F. & M.....	426,218 86	90,525 65	367,728 90	25,749 86	166,773 25	2,472 80	121,085 82	5,595,806 58	528,527 21
Indemnity.....	130,370 73	.....	14,384 12	18,984 35	9,957 22	.....	1,060 73	561,130 93	44,811 34
Indianapolis.....	49,169 33	.....	10,300 10	3,985 79	.....	.....	894 46	142,165 29	17,098 62
Insurance Co. of North America.....	4,190,516 73	1,799,895 43	4,945 16	3,985 79	.....	.....	4,187 50	62,287 78	22,619 19
Insurance Co. of the State of Pa.....	138,135 47	.....	209,898 07	118,967 80	29,584 69	1,776 23	186,440 37	6,537,079 32	359,972 21
International.....	73,679 02	.....	8,691 67	2,353 20	18,967 20	94,338 50	16,185 66	278,671 70	—105,470 56
Lafayette.....	230,012 44	.....	10,226 74	501 01	.....	48,000 00	1,237 50	85,644 27	6,937 66
Magdeburg.....	66,857 92	.....	9,936 70	.....	.....	.....	10,079 43	298,028 57	43,420 45
Manhattan.....	57,934 26	.....	8,702 22	.....	.....	40,281 45	268 75	75,838 89	2,857 78
Mechanics.....	249,680 49	.....	12,182 91	928 49	.....	303 47	2,763 47	638,496 03	—191,950 39
Mechanics' and Traders'.....	192,638 19	.....	19,165 00	15,165 38	4,870 00	.....	.....	289,184 34	—21,769 66
Michigan F. & M.....	283,122 09	13,205 52	11,395 00	123 20	10,693 03	.....	80 80	228,045 74	35,897 04
Milwaukee Mechanics'.....	900,262 89	.....	2,810 00	32,159 56	1,894 34	122 21	.....	320,108 20	15,373 41
		.....	39,873 28	80,256 12	3,914 00	3,787 10	.....	1,028,093 39	13,211 09

National.....	2,949,558 48	146,351 78	44,722 14	3,026 01	.....	1,844 25	3,145,512 66	399,692 77
National Standard.....	238,879 89	12,450 86	841 32	.....	.....	25,760 00	277,921 77	-13,100 94
New Hampshire.....	1,304,125 78	98,065 28	37,895 80	16,970 75	.....	1,808 30	1,469,980 87	-1,313 60
New York.....	168,297 58	12,557 86	.....	1,905 30	.....	23,903 00	287,297 48	-4,723 73
Niagara.....	1,653,821 65	80,562 36	24,912 88	.....	.....	.....	1,759,296 89	-81,694 45
North American.....	141,392 66	7,783 09	3,911 17	1,895 54	.....	.....	154,982 46	-60,534 41
North British and Mercantile.....	23,414 70	9,354 05	.....	.....	.....	.....	32,917 68	21,585 18
North German.....	105,390 04	8,785 61	.....	.....	.....	.....	114,175 65	22,353 52
North River.....	347,280 55	16,378 89	5,469 56	838 08	.....	.....	371,617 08	-7,942 20
Northwestern National.....	1,020,492 27	62,637 64	49,879 65	.....	.....	1,650 00	1,162,571 97	180,850 86
Orient.....	1,134,532 79	42,852 45	30,622 04	2,343 67	.....	11,683 75	70,808 76	1,281,368 91
Pacific.....	400,630 88	14,113 97	10,397 15	253 24	.....	43,557 41	469,066 75	-40,670 36
Pelican.....	133,652 70	9,221 57	.....	.....	.....	114 10	142,874 27	26,357 70
Pennsylvania.....	1,955,326 82	162,223 59	41,238 25	9,668 43	.....	18,650 00	2,188,268 37	97,411 91
Phenix.....	3,554,979 91	127,153 02	7,677 38	38,209 43	.....	.....	3,530,019 74	12,533 41
Phoenix.....	2,769,146 97	203,201 00	6,887 43	20,864 05	.....	.....	3,004,989 98	-117,132 38
Potomac.....	125,614 57	4,105 44	.....	830 42	.....	.....	154,252 48	30,108 26
Providence-Washington.....	1,056,986 95	60,376 81	3,569 34	52,704 19	.....	.....	1,553,878 49	18,226 85
Queen Insurance Co. of America.....	1,951,886 64	128,706 55	19,747 17	1,715 30	.....	34,781 25	2,175,695 41	59,039 42
Reading.....	436,896 11	15,267 50	21,973 45	9,452 83	619 53	38,119 16	476,142 13	56,334 38
Rochester German.....	455,599 13	18,022 52	9,180 04	2,870 40	.....	2,516 05	595,047 93	43,278 34
Security.....	518,484 75	23,450 92	9,180 04	2,870 40	.....	.....	610,550 72	-22,697 60
Springfield F. & M.....	1,942,320 35	148,441 35	34,006 16	4,653 35	.....	3,679 07	2,131,426 84	49,098 17
Spring Garden.....	493,649 20	37,755 37	3,476 82	15,864 60	.....	2,005 63	554,408 93	9,027 00
St. Paul F. & M.....	1,505,163 41	46,055 86	30,294 97	42,551 60	339 00	23,570 00	1,996,866 05	155,696 01
Teutonia.....	444,722 15	20,982 76	.....	.....	.....	.....	492,266 43	20,984 35
Traders'.....	1,088,617 06	78,813 22	16,173 32	1,212 87	.....	.....	1,229,510 22	110,852 40
Union.....	279,501 62	15,995 12	1,065 38	2,724 91	.....	54,693 75	303,743 91	-41,738 50
United Fire.....	185,432 61	13,377 82	187 00	4,887 75	.....	4,456 88	207,587 13	-7,321 28
United Firemen's.....	330,132 85	24,985 20	36,489 80	7,836 77	996 35	2,705 60	401,413 85	-13,013 79
United States.....	318,111 65	17,180 30	8,123 39	642 06	1,969 23	.....	430,202 49	58,546 89
Victoria.....	89,820 23	7,848 00	177 04	.....	138 29	52,537 57	97,845 27	-10,813 37
Westchester.....	1,526,003 33	78,404 74	34,459 21	1,563 25	.....	10,227 50	1,650,658 03	86,093 50
Western.....	191,722 92	9,573 97	10,872 32	5,100 00	.....	.....	217,523 13	-42,497 27
Williamsburg City.....	665,497 13	42,428 66	14,993 23	41,208 39	84 77	33,911 83	798,039 24	26,108 00
Total.....	\$87,593,305 66	\$5,453,211 43	\$1,761,869 68	\$887,794 04	\$273,271 58	\$1,564,506 02	\$102,335,299 17	\$2,971,449 40
Companies of Other Countries.								
Aachen and Munich.....	\$542,616 61	\$23,020 00	\$532 24	.....	\$5,467 16	\$4,943 11	\$576,579 12	-\$29,791 31
Alliance.....	207,384 07	18,900 00	191 93	\$13,687 50	15,731 00	.....	255,894 50	-1,582 86
Atlas.....	734,064 26	28,670 09	393 64	.....	105,394 81	36,750 00	905,272 80	35,175 54
Baltimore.....	380,391 72	23,887 12	99 99	.....	.....	.....	404,378 83	-6,734 66
British American.....	990,760 27	31,114 23	.....	.....	38,380 27	1,975 06	1,332,812 35	69,293 93
Caledonian.....	1,228,408 41	62,762 90	.....	.....	.....	14,392 70	1,395,564 01	-55,483 31
Cologne.....	348,860 61	18,140 00	.....	.....	100,000 00	15,774 25	482,774 86	118,955 87
Commercial Union.....	2,494,207 08	74,680 13	11,032 50	44,561 80	38,494 93	6,529 63	2,762,688 89	-31,606 56
Hamburg-Bremen.....	1,314,009 52	51,158 82	2,762 07	.....	751 43	2,226 17	1,370,908 01	7,895 04

TABLE IV.—CONTINUED.

COMPANIES.	Fire Premiums.	Marine and Inland Premiums.	Interest and Dividends on Stocks and Bonds.	Interest on Mortgages and from all other Sources.	Rents.	Other Receipts.	Profit and Loss.	Total Income.	Excess or Deficiency of Income.
Companies of Other Countries.									
Helvetia Swiss.....	\$438,512 94	.....	\$20,694 90	\$1,168 78	.....	\$40,000 00	\$9,118 75	\$509,495 37	—\$32,971 58
Imperial.....	1,286,499 47	.....	38,790 00	765 35	\$29,539 19	171,007 85	1,781 25	1,528,383 11	—8,323 51
Lancashire.....	1,887,022 63	.....	61,376 01	.....	7,142 07	167,309 06	.....	2,122,849 77	—38,479 40
Law Union and Crown.....	382,725 53	.....	19,990 00	114 29	.....	17,795 00	.....	420,625 82	838 63
Lion.....	565,754 08	.....	14,654 66	12,126 66	308 00	.....	3,659 38	596,502 78	—5,223 41
Liverpool and London and Globe.....	5,010,003 71	.....	83,455 00	150,994 50	95,595 78	.....	.....	5,451,052 61	115,028 77
London.....	854,630 95	.....	72,516 26	2,845 29	.....	111,003 62	.....	1,152,734 73	58,499 98
London and Lancashire.....	1,609,203 23	.....	26,707 22	.....	17,149 17	77,418 75	296 69	1,697,594 96	—335,967 42
Magdeburg.....	781,648 49	.....	52,496 72	.....	.....	156,757 00	8,032 44	1,604,536 22	—11,527 75
Manchester.....	1,387,250 06	.....	14,400 00	.....	.....	.....	.....	1,604,536 22	60,546 87
Marine.....	.....	527,096 65	14,400 00	301 80	.....	.....	.....	541,798 45	27,619 08
National.....	531,154 92	.....	13,197 50	1,189 62	.....	45,132 42	1,222 85	591,907 31	97,021 61
Netherlands.....	453,851 81	.....	14,383 61	984 43	.....	80,000 00	.....	549,219 85	—40,366 19
North British and Mercantile.....	2,677,639 83	.....	125,595 37	.....	.....	54,157 80	71,738 63	2,929,181 73	239,570 82
North German.....	437,588 28	.....	14,808 80	4,591 27	.....	69,696 88	1,733 76	528,418 99	—64,552 11
Northern.....	1,189,078 74	.....	79,450 00	473 01	7,000 00	27,956 71	.....	1,303,958 46	28,923 62
Norwich Union.....	1,643,496 97	.....	70,061 22	1,800 00	.....	.....	43,634 59	1,768,992 78	—28,293 50
Phoenix.....	2,281,322 08	.....	73,210 26	.....	.....	48,625 00	.....	2,403,157 34	—32,906 55
Prussian National.....	433,844 60	2,921 69	23,183 96	11,946 98	60 00	72,231 25	2,461 06	534,762 56	2,140 51
Royal.....	4,023,490 20	.....	148,485 26	.....	163,224 21	307,618 64	.....	4,654,765 29	—114,633 50
Royal Exchange.....	821,860 65	105 80	39,480 39	.....	.....	375,882 93	.....	1,237,329 77	237,089 23
Scottish Union and National.....	1,939,994 83	.....	72,521 41	65,396 82	12,386 25	79,526 27	3,225 64	2,173,051 22	82,012 74
Sea.....	.....	500,409 92	15,565 80	.....	.....	.....	.....	515,965 72	49,509 01
Skandia.....	305,251 78	.....	7,100 00	2,172 43	.....	3,412 75	.....	317,936 96	59,126 57
State.....	135,806 30	.....	8,554 00	.....	.....	15,500 00	.....	159,860 36	—3,845 99
Sun.....	1,515,867 79	.....	69,685 22	10,482 04	20,316 80	.....	14,162 62	1,630,514 47	—56,964 68
Svea.....	490,026 67	.....	16,287 58	692 96	.....	70,000 00	7,051 57	584,058 78	44,699 05
Thuringia.....	837,950 33	.....	10,320 00	.....	.....	243,000 00	.....	1,091,270 33	282,974 29
Transatlantic.....	423,411 21	.....	17,427 28	.....	.....	57,839 88	.....	498,678 47	—141,587 97
Union.....	1,137,507 00	.....	36,866 00	580 18	8,924 02	159,665 00	.....	1,343,532 20	76,089 45
Union Marine.....	.....	400,471 17	17,351 86	.....	.....	16,036 31	.....	433,859 34	—3,565 20
Western.....	1,553,671 18	483,741 55	82,978 81	2,100 00	.....	128,080 57	1,829 48	2,222,401 59	141,647 70
Total.....	\$45,276,838 87	\$2,617,017 66	\$1,735,100 95	\$285,738 78	\$419,894 79	\$2,899,914 49	\$252,599 63	\$53,487,105 17	\$800,840 05
Aggregate.....	\$135,479,218 44	\$7,478,358 42	\$7,358,769 99	\$2,259,875 80	\$1,335,587 77	\$3,113,662 35	\$1,866,286 89	\$158,891,749 66	\$2,691,864 74

TABLE V.—CLASSIFICATION OF DISBURSEMENTS, December 31, 1900.
FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Fire Losses.	Marine and Inland Losses.	Dividends.	Commissions, Salaries and Allowances to Agents.	Rents.	Office Salaries, etc.	Taxes, Licenses and Fees.	Other Disbursements.	Profit and Loss.	Total Disbursements.
Stock Companies of N. J.										
American.....	\$396,750 81	.....	\$80,966 25	\$239,300 34	.....	\$79,675 62	\$47,301 02	\$74,617 87	\$6,032 57	\$1,104,644 48
Camden.....	48,516 73	.....	10,826 60	23,633 71	\$724 00	6,264 00	2,265 85	7,225 78	.....	99,456 72
Firemen's.....	249,023 78	.....	100,000 00	107,771 02	.....	3,956 00	22,805 02	32,611 18	17,316 00	563,483 50
Merchants'.....	674,708 09	.....	32,000 00	227,379 48	4,732 50	76,032 70	43,134 89	40,901 98	.....	1,098,889 64
National F. & M.....	15,958 84	.....	5,830 00	1,740 64	499 92	2,392 00	472 64	337 27	.....	27,281 31
Newark.....	78,300 59	.....	24,797 00	28,099 87	263 00	20,788 00	7,808 88	11,892 25	.....	171,739 59
New Brunswick.....	31 11	.....	6,907 25	136 87	300 00	1,600 00	374 09	295 19	1,912 50	11,487 01
Standard.....	41,531 94	.....	6,000 00	14,458 67	562 50	5,060 08	1,831 40	3,343 19	.....	72,787 78
Total.....	\$1,704,821 94	.....	\$247,377 10	\$642,520 60	\$7,081 92	\$225,558 40	\$125,993 79	\$171,154 71	\$25,261 57	\$3,149,770 03
Companies of Other States.										
Aetna.....	\$2,437,765 07	\$164,283 36	\$720,000 00	\$705,217 59	.....	\$298,358 39	\$128,011 80	\$313,172 06	\$31,930 90	\$4,798,739 17
Agricultural.....	567,443 45	.....	50,240 00	184,954 98	.....	92,930 57	48,267 44	91,496 65	11,309 31	1,046,642 40
Allemania.....	186,227 65	.....	16,000 00	80,148 60	.....	19,330 00	8,084 49	27,777 43	.....	337,568 23
American, Mass.....	132,702 03	.....	9,000 00	48,942 89	.....	20,631 14	9,100 67	18,259 06	17,000 00	255,685 79
American Central.....	503,403 18	.....	60,000 00	157,753 68	\$5,000 00	73,988 12	27,172 29	114,664 02	8,000 00	949,979 29
American, N. Y.....	694,234 11	.....	.....	195,664 30	8,093 57	63,204 31	29,086 46	46,436 59	7,788 94	1,044,508 28
American, Pa.....	987,738 24	.....	35,000 00	363,189 85	6,000 00	48,100 00	47,885 63	117,028 87	1,273 48	1,606,216 07
Assurance Company of America.....	183,812 79	452 93	24,000 00	71,686 94	.....	3,085 00	6,319 25	2,845 92	.....	292,202 23
Boston.....	378,683 01	379,046 61	100,000 00	235,732 51	12,400 86	112,501 21	42,740 14	64,087 21	15,000 00	1,340,191 55
British American.....	117,829 89	.....	5,760 36	42,958 98	.....	3,420 41	3,499 91	2,300 34	.....	170,009 53
Bucks County Contributionship.....	494 90	.....	.....	.....	.....	3,644 47	1,029 06	3,440 57	2,333 90	16,703 26
Buffalo Commercial.....	101,815 19	.....	.....	96,277 91	450 00	6,806 80	4,662 38	5,414 21	12 37	154,532 34
Buffalo German.....	237,434 24	.....	40,000 00	24,976 90	2,000 00	27,425 84	22,915 67	26,689 02	3,655 69	456,398 37
Caledonian-American.....	82,803 75	.....	.....	35,371 39	35 00	11,631 22	4,171 64	2,452 10	.....	117,066 10
Capital.....	156,233 07	.....	.....	51,727 98	700 12	6,936 71	8,857 74	8,599 35	528 64	246,277 52
Citizens, N. Y.....	453,693 11	.....	23,989 30	164,488 67	8,946 16	64,348 08	9,197 18	27,470 14	.....	757,132 64
Citizens, Pa.....	177,738 11	.....	8,000 00	54,873 42	2,000 00	13,859 88	11,401 95	13,263 42	109 62	303,246 40
Commerce.....	71,348 89	.....	16,000 00	28,133 71	.....	12,469 46	5,354 28	9,003 89	3,383 88	145,694 11
Commercial Union.....	87,145 01	.....	10,000 00	23,753 87	.....	3,786 58	5,170 04	3,074 59	640 00	133,570 09
Concordia.....	364,170 42	.....	20,000 00	174,514 92	2,370 00	34,283 50	23,868 40	53,550 17	.....	672,757 41
Connecticut.....	1,152,041 84	.....	100,000 00	386,553 75	9,375 04	169,084 07	73,733 60	147,665 58	.....	2,038,453 88

TABLE V.—CONTINUED.

COMPANIES.	Fire Losses.	Marine and Inland Losses.	Dividends.	Commissions, Salaries and Allowances to Agents.	Rents.	Office Salaries, etc.	Taxes, Licenses and Fees.	Other Disbursements.	Profit and Loss.	Total Disbursements.
Companies of Other States.										
Continental.....	\$2,220,299 31	.....	\$250,000 00	\$880,650 39	\$7,655 00	\$317,278 20	\$146,755 14	\$268,863 81	.....	\$4,091,531 85
Delaware.....	474,584 92	.....	42,192 50	146,882 44	8,672 26	72,702 30	29,506 84	67,834 73	.....	842,344 64
Dutchess.....	178,963 91	.....	.....	55,376 50	.....	18,577 52	4,633 95	13,357 28	\$6,301 25	271,210 41
Empire City.....	107,484 63	.....	12,000 00	54,988 69	3,000 00	11,070 00	1,737 06	9,251 20	.....	190,531 58
Equitable F. & M.....	279,636 35	\$4,205 88	28,000 00	98,894 89	.....	36,964 30	18,171 43	32,628 90	524 48	499,076 23
Erie.....	189,741 82	2,079 15	6,000 00	38,674 51	1,000 00	20,259 76	12,690 71	17,563 96	.....	288,009 91
Farmers'.....	296,293 37	.....	.....	90,369 48	1,800 00	31,727 62	9,279 54	27,201 72	1,553 52	458,225 25
Fire Association.....	1,843,580 11	.....	200,000 00	685,563 75	.....	210,837 26	112,147 59	229,969 09	.....	3,282,097 80
Fire, County of Philadelphia.....	148,777 54	.....	24,000 00	48,278 38	1,800 00	13,776 04	10,241 55	26,188 88	7,285 06	280,347 45
Fire, Northampton County.....	6,116 12	.....	.....	.....	.....	2,450 00	781 59	41,779 96	.....	51,127 67
Fireman's Fund.....	988,951 74	197,496 85	120,000 00	287,301 45	8,400 00	236,017 74	68,432 45	182,608 91	4,486 63	2,063,685 77
Firemen's.....	335,786 63	.....	39,629 44	73,076 18	2,500 00	13,752 00	30,105 39	27,253 28	129 34	522,232 26
Franklin.....	318,171 63	.....	80,000 00	110,613 32	.....	36,361 67	25,085 89	122,479 20	285 68	693,602 39
German.....	895,817 81	.....	60,000 00	507,922 28	.....	85,177 45	52,751 84	77,700 05	38,243 20	1,717,612 63
German-Alliance.....	200,054 30	.....	.....	61,276 95	.....	1,800 00	19,920 89	42 15	.....	283,094 29
German-American.....	1,712,456 83	.....	300,000 00	482,068 07	34,495 56	209,502 70	98,730 82	292,282 21	.....	3,129,536 19
Germania.....	651,153 22	.....	150,000 00	236,401 49	21,193 70	137,606 05	58,836 56	73,729 58	19,553 13	1,345,473 73
Girard F. & M.....	232,680 72	.....	63,000 00	112,262 29	8,645 00	43,113 96	25,001 59	64,625 05	12,518 53	581,847 17
Glens Falls.....	432,074 03	.....	60,000 00	189,674 41	.....	66,138 17	59,171 40	66,008 66	14,447 85	907,514 52
Globe and Rutgers.....	168,592 46	20,530 93	.....	45,256 09	4,000 00	13,859 50	5,003 94	11,068 87	.....	268,341 79
Greenwich.....	739,249 75	89,951 23	20,000 00	237,248 20	12,000 00	133,764 17	49,607 31	190,256 22	834 95	1,522,911 83
Hanover.....	1,111,812 74	.....	100,000 00	345,859 22	15,781 00	147,839 23	68,207 33	141,384 45	1,050 31	1,931,934 28
Harford.....	4,371,957 66	.....	400,000 00	1,163,657 81	.....	511,705 04	197,520 96	621,327 32	20,481 32	7,286,650 11
Home.....	2,538,136 83	174,967 30	300,000 00	869,200 63	56,679 96	419,159 23	187,063 37	411,215 75	110,856 30	5,067,279 37
Home F. & M.....	234,900 22	55,803 67	36,000 00	91,744 92	5,280 00	53,195 12	16,609 38	20,796 05	1,990 13	516,319 59
Indemnity.....	67,012 27	.....	.....	25,413 09	1,537 88	11,809 74	7,039 48	12,254 21	.....	125,066 67
Indiana.....	15,870 50	.....	.....	9,336 65	600 00	6,567 00	720 96	6,523 48	.....	39,668 59
Insurance Co. of North America.....	2,754,102 35	1,137,593 52	360,000 00	1,108,518 32	19,891 19	277,582 64	145,039 10	274,207 30	40,172 69	6,177,107 11
Insurance Co. of the State of Pa.....	202,080 10	.....	.....	108,736 34	7,000 00	16,338 33	14,916 29	32,624 55	2,446 65	384,142 26
International.....	48,830 25	.....	.....	18,586 29	.....	4,252 80	2,847 13	1,611 89	2,578 25	78,706 61
Lafayette.....	176,779 32	.....	.....	67,920 53	.....	2,345 00	6,280 14	1,293 13	.....	254,608 12
Magdeburg.....	47,640 91	.....	.....	14,471 76	3,000 00	3,500 02	2,645 34	1,823 08	.....	72,981 11
Manhattan.....	534,981 20	12,431 39	40,500 00	133,760 31	6,000 00	44,677 46	16,683 33	51,412 13	.....	830,446 42
Mechanics'.....	174,223 57	.....	20,000 00	62,284 18	2,500 00	13,790 01	10,322 84	26,699 27	1,134 13	310,964 00
Mechanics' and Traders'.....	111,513 22	3,802 14	.....	33,603 95	.....	10,355 68	10,045 51	20,390 72	2,437 48	192,148 70

Miehigan F. & M.....	166,191 20	16,000 00	86,959 53	2,400 00	13,568 74	17,159 36	2,452 96	.....	304,724 79
Milwaukee Mechanics'.....	530,332 54	80,000 00	219,223 54	5,168 29	65,818 46	47,202 41	61,431 22	5,105 84	1,014,882 30
National.....	1,524,884 93	120,000 00	467,903 20	.....	183,241 96	94,541 63	343,613 80	11,634 37	2,745,819 89
National Standard.....	180,903 27	24,000 00	72,935 65	.....	2,765 90	7,820 06	2,334 39	.....	291,022 71
New Hampshire.....	828,894 06	100,000 00	305,609 63	4,482 70	65,143 78	60,698 65	102,876 19	3,589 46	1,471,294 47
New York.....	113,974 25	12,000 00	46,712 39	.....	26,371 20	7,047 16	9,503 77	30,612 50	292,021 21
Niagara.....	1,025,084 15	50,000 00	314,451 55	18,037 69	156,581 60	47,668 11	128,251 07	100,917 17	1,840,991 34
North American.....	125,997 47	3,872 00	30,657 74	4,600 00	17,790 00	3,757 82	8,572 24	20,268 80	215,516 57
North British and Mercantile.....	1,160 37	.....	3,549 08	.....	550 00	3,423 88	1,596 25	1,052 92	11,332 50
North German.....	43,382 61	27,761 50	30,336 90	331 64	3,942 20	5,401 57	3,360 96	5,066 25	91,822 13
North River.....	202,875 20	72,000 00	97,151 68	4,350 11	29,531 04	3,690 18	14,199 76	.....	379,669 37
Northwestern National.....	454,049 63	25,000 00	272,777 67	10,648 96	75,341 90	47,587 01	46,573 11	.....	981,721 11
Orient.....	918,156 11	20,000 00	246,574 94	7,951 28	87,051 78	42,897 00	108,314 40	.....	1,456,534 06
Pacific.....	302,779 89	25,000 00	96,860 03	2,590 00	42,136 83	13,577 77	32,189 02	604 07	509,737 11
Pennsylvania.....	65,633 50	.....	34,283 42	.....	4,140 00	4,663 39	7,796 26	.....	116,516 57
Pheenix.....	1,251,010 16	100,000 00	445,125 67	.....	93,598 00	61,910 35	123,607 48	15,604 80	2,090,856 46
Phoenix.....	1,935,886 42	100,000 00	628,691 20	38,486 80	319,535 39	112,778 24	316,784 37	65,323 91	3,517,486 33
Photomac.....	1,729,459 61	280,000 00	516,420 00	16,245 17	186,692 34	93,183 12	274,644 27	25,477 85	3,122,122 36
Providence Washington.....	40,052 57	24,000 00	35,527 64	1,260 00	3,576 11	1,410 22	12,317 68	.....	134,144 22
Queen Insurance Co. of America.....	732,298 24	50,000 00	308,468 31	5,440 07	57,790 36	46,677 43	58,177 76	.....	1,134,144 22
Reading.....	1,263,648 79	100,000 00	323,631 40	21,896 39	168,965 84	73,876 29	122,749 30	36,797 98	2,116,565 99
Rochester German.....	245,481 84	15,000 00	114,104 73	1,835 00	16,041 59	12,122 15	14,560 48	62 46	419,807 75
Security.....	238,373 49	20,000 00	111,146 08	.....	31,764 84	17,733 96	43,109 65	4,489 84	461,769 59
Springfield F. & M.....	340,395 67	24,000 00	127,463 40	1,500 00	36,902 98	17,733 96	213,817 51	17,265 92	633,248 32
Spring Garden.....	1,142,707 20	150,000 00	354,910 29	.....	110,745 57	92,282 18	213,817 51	2,081,728 67	2,081,728 67
St. Paul F. & M.....	256,606 58	32,000 00	84,610 37	4,000 00	34,228 84	27,517 52	105,573 16	845 96	545,381 93
Teutonia.....	884,424 95	50,000 00	389,761 52	5,400 00	86,205 73	56,351 92	158,390 21	32,034 28	1,841,170 04
Tradurs'.....	295,789 79	25,335 00	114,618 15	6,000 00	20,850 00	19,642 00	25,470 07	528 65	513,250 78
Union.....	658,336 32	50,000 00	239,243 85	.....	73,928 83	42,538 49	57,981 62	1,128,557 82	1,128,557 82
United Fire.....	112,167 48	12,000 00	75,627 67	1,500 00	23,896 13	12,300 68	24,187 85	721 59	345,482 41
United Firemen's.....	212,739 32	.....	44,048 15	.....	27,389 57	13,165 53	16,637 68	.....	214,908 41
United States.....	167,823 88	30,000 00	71,444 79	.....	28,093 14	13,405 08	54,827 16	3,838 15	414,427 64
Victoria.....	79,460 11	20,000 00	98,682 27	7,000 00	25,071 67	10,628 04	30,088 42	625 00	371,655 60
Westerchester.....	887,452 44	48,000 00	17,563 79	600 00	4,709 41	3,074 21	3,251 12	.....	108,658 64
Western.....	187,412 80	.....	333,399 89	3,125 08	111,034 70	43,501 84	138,050 58	.....	1,564,564 53
Williamsburg City.....	369,883 86	59,286 00	43,320 41	4,000 00	10,273 64	6,904 63	8,108 92	.....	280,020 40
Total.....	\$53,633,122 71	\$5,719,571 10	\$18,676,203 10	\$486,851 38	\$6,648,085 60	\$3,257,239 20	\$7,334,135 37	\$776,064 45	\$99,363,849 77
Companies of Other Countries.									
Aachen and Munich.....	\$556,855 17	.....	\$106,872 87	\$3,558 08	\$69,838 80	\$18,662 87	\$50,582 64	.....	\$606,370 43
Alliance.....	98,351 75	.....	48,552 90	1,810 79	14,235 06	4,799 11	89,727 75	.....	257,477 36
Atlas.....	500,757 89	.....	149,512 29	4,425 27	46,814 33	2,780 36	144,807 12	.....	870,097 26
Rabois.....	278,981 66	.....	122,993 78	.....	1,500 00	2,545 19	5,011 61	\$81 25	411,113 49
British American.....	702,890 55	.....	230,378 76	.....	60,366 34	40,414 31	64,116 70	.....	1,263,518 42
Caledonian.....	850,488 25	.....	259,400 45	8,670 21	90,003 27	48,493 86	103,986 28	.....	1,351,047 32

TABLE V.—CONTINUED.

COMPANIES.	Fire Losses.	Marine and Inland Losses.	Dividends.	Commissions, Salaries and Allowances to Agents.	Rents.	Office Salaries, etc.	Taxes, Licenses and Fees.	Other Disbursements.	Profit and Loss.	Total Disbursements.
Companies of Other Countries.										
Cologne.....	\$31,764 57	\$33,317 52	.....	\$100,083 96	.....	.....	\$5,594 73	\$126,375 73	.....	\$363,818 99
Commercial Union.....	1,768,158 11	.....	.....	492,586 90	\$21,398 25	\$140,631 61	95,100 28	233,102 78	.....	2,734,295 45
Hamburg-Bremen.....	794,198 62	.....	.....	319,321 79	12,292 69	53,372 16	40,079 44	145,320 36	\$427 91	1,363,012 97
Helvetia Swiss.....	371,796 63	.....	.....	120,913 23	.....	3,000 00	19,221 38	27,535 71	.....	542,466 95
Imperial.....	927,946 44	.....	.....	265,307 66	9,869 79	86,401 71	67,574 72	169,417 28	189 02	1,536,706 62
Lancashire.....	1,299,273 05	.....	.....	342,767 38	11,773 57	178,045 91	64,515 34	215,707 23	19,183 22	2,161,329 17
Law Union and Crown.....	255,596 87	.....	.....	104,423 58	600 00	6,877 54	20,572 64	40,649 93	.....	419,787 19
Lion.....	339,446 23	.....	.....	122,440 76	1,854 47	32,169 43	65,174 88	601,735 19	76 78	601,735 19
Liverpool and London and Globe.....	3,331,013 05	.....	.....	854,883 41	31,913 04	385,380 71	179,252 82	592,655 76	10,297 05	5,335,425 84
London.....	515,852 65	.....	.....	238,187 34	14,442 50	145,006 09	44,579 32	161,080 53	179 00	1,220,294 75
London and Lancashire.....	921,650 01	.....	.....	165,410 80	20,088 42	15,006 09	67,350 67	519,438 32	61,791 53	2,033,562 38
Magdeburg.....	555,476 40	.....	.....	283,502 36	10,215 03	70,296 94	60,701 73	66,375 00	.....	897,302 21
Manchester.....	876,051 17	.....	.....	58,994 80	.....	86,602 08	29,196 69	225,086 59	1,830 39	1,543,989 35
Marine.....	.....	200,948 75	.....	130,546 81	1,266 60	.....	4,371 15	249,864 67	.....	514,179 37
National.....	279,321 44	.....	.....	143,094 44	.....	48,469 19	12,993 04	22,275 12	8 50	494,865 70
Netherlands.....	376,985 40	.....	.....	130,546 81	9,271 24	163,656 01	18,105 27	160,948 26	1,637 90	589,586 04
North British and Mercantile.....	1,761,872 04	.....	.....	490,880 15	21,342 34	23,186 42	92,598 92	40,431 79	8,313 19	2,699,610 91
North German.....	403,583 69	.....	.....	113,359 63	1,871 62	87,510 60	53,705 88	35,606 47	.....	592,971 10
Northern.....	675,633 68	.....	.....	190,242 18	14,731 57	148,889 47	15,363 27	283,210 93	.....	1,275,034 84
Norwich Union.....	1,054,281 10	.....	.....	319,644 69	16,895 74	136,331 29	51,510 01	136,065 27	.....	1,787,286 28
Phoenix.....	1,560,453 64	.....	.....	446,941 96	17,022 54	35,495 19	82,634 89	132,679 57	308 17	2,436,063 89
Prussian National.....	231,719 96	1,221 32	.....	98,886 26	2,100 00	35,495 19	19,036 35	83,854 80	.....	532,622 05
Royal.....	2,849,593 93	.....	.....	696,243 36	38,054 34	316,902 37	174,756 59	685,899 02	7,949 18	4,769,338 79
Royal Exchange.....	495,654 26	.....	.....	174,124 92	6,781 00	67,405 25	31,194 77	205,080 34	.....	980,240 54
Scottish Union and National.....	1,389,865 73	.....	.....	333,485 61	4,162 39	91,960 07	78,831 96	127,520 48	5,192 04	2,091,038 28
Sea.....	.....	257,776 17	.....	92,913 17	.....	.....	17,635 78	123,929 18	.....	466,456 71
Skandia.....	13,574 40	.....	.....	67,115 58	.....	.....	1,958 00	143,139 95	2,224 87	258,810 39
State.....	38,498 20	.....	.....	34,274 45	600 00	6,237 24	2,281 65	31,884 81	.....	163,706 35
Sun.....	1,087,922 83	.....	.....	401,632 77	20,764 16	94,343 45	53,941 13	38,913 56	19,961 25	1,687,479 15
Svea.....	336,679 11	.....	.....	160,126 67	.....	900 00	17,354 78	25,299 15	.....	539,359 73
Thuringia.....	418,126 93	.....	.....	312,867 52	.....	43,831 82	20,284 55	13,185 22	.....	808,296 04
Transatlantic.....	431,470 92	.....	.....	101,467 16	3,164 98	28,883 53	14,096 05	44,335 66	18,848 14	640,266 44
Union.....	801,483 52	.....	.....	288,373 30	1,500 00	31,104 12	39,443 06	105,538 75	.....	1,267,442 75
Union Marine.....	.....	116,431 69	.....	45,189 86	.....	.....	9,311 98	266,491 01	.....	437,494 54
Western.....	1,129,766 57	289,935 25	.....	394,777 21	3,500 00	80,100 00	64,738 63	117,936 22	.....	2,080,763 89
Total.....	\$30,351,966 42	\$1,258,733 72	.....	\$9,744,504 41	\$317,235 77	\$2,923,652 07	\$1,720,257 44	\$6,213,355 90	\$158,559 39	\$52,686,265 12
Aggregate.....	\$35,689,911 07	\$4,091,310 58	\$5,966,948 20	\$29,063,228 11	\$811,169 07	\$9,797,296 07	\$5,103,490 43	\$13,718,645 98	\$957,885 41	\$155,199,884 92

TABLE VI.—FIRE RISKS, PREMIUMS AND LOSSES INCURRED.

COMPANIES.	Risks in Force Dec. 31, 1900.	Risks Written in 1900.	Premiums on Risks Written in 1900.	Average Rate of Premium.	Losses Incurred in 1900.	Ratio of Losses Incurred to Risks Written.
Stock Companies of New Jersey.						
American.....	\$280,598,957	\$144,690,543	\$1,464,791 29	1.01	\$582,257 50	.40
Camden.....	16,164,024	12,773,184	125,142 54	.98	51,336 02	.40
Firemen's.....	89,664,733	57,255,978	576,962 57	1.00	246,731 90	.43
Merchants.....	133,751,635	118,615,366	1,258,244 95	1.06	653,343 78	.55
National F. & M.....	2,431,494	1,446,161	11,218 82	.77	14,515 84	1.00
Newark.....	26,848,525	19,812,668	158,747 05	.80	73,338 22	.37
New Brunswick.....	734,550	359,775	2,741 11	.76	31 11	.0008½
Standard.....	16,518,207	7,266,017	70,435 87	.96	37,819 60	.52
Total.....	\$546,712,125	\$362,218,690	\$3,668,224 20	1.01	\$1,659,373 97	.45
Companies of Other States.						
Aetna.....	\$556,961,132	\$450,020,413	\$5,088,825 03	1.10	\$2,469,278 79	.55
Agricultural.....	232,529,200	159,364,200	1,500,351 72	.94	506,076 00	.36
Allemania.....	33,574,157	410,664 91	37,388 137	1.09	194,171 72	.51
American, Mass.....	30,386,855	28,844,803	304,187 12	1.05	123,531 42	.43
American Central.....	130,895,559	97,121,715	1,102,885 61	1.14	495,280 98	.51
American, N. Y.....	149,664,207	180,163,849	1,330,438 77	.77	664,825 10	.37
American, Phila.....	210,596,009	198,369,667	1,697,384 16	.86	943,455 96	.48
Assurance Company of America.....	25,624,823	37,843,234	394,532 69	1.04	137,654 79	.41
Boston.....	73,705,446	77,636,469	830,068 44	1.07	478,826 01	.62
British American.....	7,934,226	24,122,433	293,265 87	1.21	104,190 99	.43
Bucks County Contributionship.....	2,397,294	262,189	8,489 40	3.24	494 90	.0019
Buffalo Commercial.....	17,867,131	17,005,146	181,249 00	1.07	92,553 17	.54
Buffalo German.....	67,915,407	48,370,774	487,738 17	1.01	236,917 56	.49
Calcedonian-American.....	15,451,827	17,499,515	158,538 04	.91	78,253 58	.45
Capital.....	27,420,290	28,173,147	340,293 15	1.17	158,989 71	.54
Citizens', N. Y.....	107,345,548	95,311,582	899,380 23	.84	462,700 44	.42
Citizens', Pa.....	31,810,738	24,656,381	299,638 37	1.21	169,813 50	.69
Commerce.....	16,792,992	13,705,565	144,527 21	1.05	67,849 50	.50
Commercial Union.....	15,603,719	25,411,141	242,839 82	.95	90,524 01	.33
Concordia.....	97,512,509	93,258,234	1,036,212 54	1.08	348,413 04	.33
Connecticut.....	296,852,707	276,696,254	3,226,834 41	1.16	1,142,197 56	.41
Continental.....	881,108,971	845,888,939	7,815,812 37	.92	2,233,050 89	.26
Delaware.....	111,092,004	115,990,258	1,302,101 72	1.12	476,730 00	.41

TABLE VI.—CONTINUED.

COMPANIES.	Risks in Force Dec. 31, 1900.	Risks Written in 1900.	Premiums on Risks Written in 1900.	Average Rate of Premium.	Losses Incurred in 1900.	Ratio of Losses Incurred to Risks Written.
Companies of Other States.						
Dutchess.....	\$45,776,008	\$43,329,274	\$418,196 02	.96	\$178,397 83	.41
Empire City.....	15,589,019	18,878,715	196,362 43	1.04	106,940 63	.56
Equitable F. & M.....	56,674,963	48,116,709	518,198 52	1.07	287,383 35	.59
Erie.....	63,913,898	47,152,117	444,780 38	.94	190,388 70	.40
Farmers.....	62,829,006	60,299,089	710,110 30	1.17	288,365 43	.48
Fire Association.....	471,897,028	388,991,323	4,361,622 92	1.12	1,797,230 55	.46
Fire, County of Philadelphia.....	34,154,221	24,555,534	258,563 25	1.05	149,214 59	.61
Fire, Northampton County.....	7,079,131	7,062,163	169,540 04	2.40	5,194 12	.74
Fireman's Fund.....	217,250,396	225,949,659	2,692,293 65	1.19	998,462 66	.44
Firemen's.....	85,712,310	66,417,361	574,859 22	.86	339,891 33	.51
Franklin.....	140,505,704	89,761,431	956,440 13	1.06	329,837 00	.37
German.....	295,307,374	264,313,926	3,635,806 51	1.37	883,709 54	.33
German-Alliance.....	51,893,721	45,062,175	339,953 32	.75	188,770 40	.42
German-American.....	651,386,914	720,917,823	5,841,188 49	.81	1,741,331 21	.24
Germania.....	386,839,242	402,859,714	3,157,191 42	.78	640,912 47	.16
Girard F. & M.....	115,902,213	88,660,684	843,551 63	.95	278,625 90	.31
Glens Falls.....	176,380,762	181,506,339	1,894,294 71	1.04	513,901 95	.28
Globe and Rutgers.....	23,919,515	42,681,900	406,875 02	.95	198,535 52	.46
Greenwich.....	280,874,330	263,037,812	1,684,496 57	.64	758,002 54	.29
Hanover.....	251,501,175	252,263,107	2,642,342 20	1.04	1,177,353 75	.47
Hartford.....	962,576,069	705,252,502	8,442,122 51	1.20	5,012,539 63	.71
Home.....	884,451,153	801,749,520	7,087,455 61	.88	2,601,706 85	.32
Home F. & M.....	52,073,074	45,830,616	595,461 57	1.29	247,825 06	.54
Indiana.....	14,310,748	19,636,913	216,132 93	1.10	76,340 08	.39
Indianapolis.....	4,325,112	5,386,912	58,063 04	1.08	17,643 04	.33
Insurance Company of North America.....	668,542,436	559,914,627	5,295,983 75	.95	2,725,838 00	.49
Insurance Company of the State of Pa.....	9,053,233	35,381,189	415,652 14	1.17	188,064 28	.53
International.....	15,071,082	17,261,579	110,215 02	.64	34,005 86	.20
Lafayette.....	22,656,796	29,788,455	323,703 42	1.09	166,052 73	.56
Magdeburg.....	9,383,314	10,834,896	106,180 53	.98	39,916 91	.37
Manhattan.....	16,247,570	81,316,760	1,054,600 57	1.30	533,262 75	.66
Mechanics.....	37,782,855	27,062,754	328,269 36	1.21	165,320 56	.61
Mechanics' and Traders.....	16,808,585	23,622,715	239,302 86	1.01	89,864 98	.38
Michigan F. & M.....	38,691,863	33,206,768	376,538 17	1.13	164,285 51	.49
Milwaukee Mechanics.....	135,892,740	96,037,125	1,193,551 28	1.24	521,379 10	.41
National.....	401,467,507	380,426,541	3,691,385 98	.97	1,558,389 19	.41

National Standard.....	25,466,843	38,655,272	404,987 61	1.05	157,361 27	.41
New Hampshire.....	197,697,818	151,157,717	1,741,653 38	1.15	851,876 01	.56
New York.....	20,738,774	25,909,855	210,615 63	.81	108,102 38	.42
Niagara.....	279,237,285	226,161,265	2,318,518 90	1.03	1,035,402 18	.46
North American.....	27,533,484	23,156,402	218,981 53	.95	122,208 15	.53
North British and Mercantile.....	5,366,752	10,519,606	82,259 82	.78	885 47	.08
North German.....	9,222,781	12,961,552	143,185 42	1.10	47,307 87	.37
North River.....	49,432,281	53,559,517	439,932 91	.82	220,758 46	.41
Northwestern National.....	249,307,487	136,092,243	1,272,260 63	.93	445,520 78	.33
Orient.....	108,265,407	188,790,718	1,882,964 19	1.00	944,862 78	.50
Pacific.....	66,848,454	61,847,417	619,228 49	1.00	275,859 82	.44
Pelican.....	14,923,892	20,889,907	190,036 57	.91	72,186 94	.35
Pennsylvania.....	380,775,797	232,425,355	2,531,808 12	1.08	1,258,714 30	.54
Phoenix.....	539,933,290	373,415,424	4,117,027 33	1.10	1,965,804 06	.53
Phoenix.....	394,984,037	335,540,990	3,228,428 77	.96	1,722,943 00	.51
Potomac.....	22,550,682	24,355,472	190,224 29	.78	48,752 30	.20
Providence, Washington.....	162,075,541	166,631,439	1,537,714 44	.92	747,690 05	.45
Queen Insurance Company of America.....	303,474,315	247,826,193	2,712,924 61	1.09	1,255,108 40	.51
Reading.....	63,379,073	60,051,254	595,895 01	.99	249,760 49	.41
Rochester German.....	71,879,173	61,582,945	650,149 01	1.05	223,308 36	.36
Security.....	79,807,443	71,327,483	733,048 65	1.02	330,562 24	.46
Springfield F. & M.....	307,528,667	236,949,609	2,543,613 63	1.07	1,153,005 95	.49
Spring Garden.....	88,963,413	75,250,946	782,430 84	1.04	233,880 57	.31
St. Paul F. & M.....	165,182,342	122,689,749	1,832,393 30	1.49	856,469 80	.70
Teutonia.....	33,187,393	40,501,250	657,153 42	1.62	308,811 00	.76
Traders.....	116,071,607	116,075,063	1,445,094 26	1.24	659,194 02	.57
Union.....	40,973,333	33,574,655	354,905 90	1.06	183,317 75	.55
United Fire.....	28,882,437	29,736,963	286,208 53	.96	110,862 34	.37
United Firemen's.....	85,197,170	35,889,967	370,581 53	1.03	197,657 55	.55
United States.....	47,617,187	43,864,763	465,457 79	1.06	164,513 98	.38
Victoria.....	8,502,195	11,551,738	113,410 31	.98	68,279 76	.59
Westchester.....	279,236,832	197,897,634	1,972,144 56	1.00	895,128 28	.45
Western.....	26,144,570	22,473,399	242,151 00	1.08	155,895 80	.69
Williamsburg City.....	141,183,417	86,782,294	816,428 77	.94	365,023 73	.42
Total.....	\$14,355,300,740	\$12,638,777,588	\$128,122,619 67	1.01	\$54,381,750 04	.85

Companies of Other Countries.						
Aachen and Munich.....	54,878,215	\$59,521,885	\$766,359 55	1.29	\$356,929 09	.60
Alliance.....	20,458,923	21,534,111	265,569 77	1.23	101,781 16	.47
Atlas.....	92,693,479	101,121,213	1,033,627 35	1.02	481,516 36	.48
Baloise.....	36,823,709	42,807,528	502,379 54	1.17	254,353 25	.59
British America.....	120,066,405	105,027,258	1,250,405 95	1.19	706,241 37	.67
Caledonian.....	181,595,182	156,983,363	1,702,543 15	1.08	796,862 52	.51
Cologne.....	46,032,428	57,593,180	459,044 70	.80	169,058 81	.29
Commercial Union.....	406,910,785	309,974,637	3,226,627 04	1.04	1,707,268 36	.55
Hamburg-Bremen.....	156,180,263	132,442,173	1,610,706 60	1.22	733,338 62	.56

TABLE VI.—CONTINUED.

COMPANIES.	Risks in Force Dec. 31, 1900.	Risks Written in 1900.	Premiums on Risks Written in 1900.	Average Rate of Premium.	Losses Incurred in 1900.	Ratio of Losses Incurred to Risks Written.
Companies of Other Countries.						
Helvetia Swiss.....	\$42,457,319	\$53,182,147	\$616,503 82	1.16	\$328,740 60	.61
Imperial.....	172,685,969	143,730,537	1,657,680 46	1.15	868,423 04	.60
Lancashire.....	276,278,300	241,298,167	2,444,125 74	1.01	1,306,480 00	.54
Law Union and Crown.....	39,809,886	50,199,582	557,435 23	1.11	274,010 88	.55
Lion.....	79,853,257	73,406,600	825,816 01	1.12	369,108 69	.50
Liverpool and London and Globe.....	873,772,571	757,826,529	6,874,759 19	.91	3,286,696 56	.43
London.....	163,103,011	111,334,574	1,068,347 00	.95	539,290 47	.48
London and Lancashire.....	387,853,743	275,247,277	2,445,221 19	.89	897,821 88	.33
Magdeburg.....	85,106,213	102,206,682	1,091,313 52	1.07	520,752 25	.51
Manchester.....	194,146,167	179,879,502	2,015,063 14	1.12	908,754 69	.51
National.....	42,168,906	63,183,587	705,317 98	1.12	297,181 96	.47
Netherlands.....	36,042,707	50,226,276	618,698 99	1.23	350,729 01	.70
North British and Mercantile.....	418,928,358	375,618,688	3,476,170 35	.93	1,780,963 04	.47
North German.....	43,063,876	53,045,619	689,902 85	1.26	387,412 46	.73
Northern.....	200,639,990	172,148,246	1,711,982 40	.99	692,980 41	.40
Norwich Union.....	248,943,848	213,123,154	2,173,900 51	1.02	1,042,398 97	.48
Phoenix.....	315,819,148	398,834,133	3,432,350 19	.86	1,584,399 62	.40
Prussian National.....	59,074,278	56,466,585	653,241 65	1.16	279,545 93	.50
Royal.....	782,045,822	797,669,189	5,977,687 56	.75	2,810,843 17	.36
Royal Exchange.....	100,497,741	103,768,498	1,169,236 95	1.13	525,714 26	.51
Scottish Union and National.....	382,670,794	357,480,804	3,433,140 63	.96	1,343,071 72	.40
Skandia.....	43,531,277	61,837,897	443,391 75	.72	71,130 72	.11
State.....	11,252,408	15,629,909	178,282 57	1.14	84,214 53	.54
Sun.....	311,959,981	207,438,897	1,960,372 25	.94	1,054,400 30	.51
Svea.....	44,011,387	48,143,248	705,876 27	1.47	332,070 74	.69
Thuringia.....	98,533,928	103,512,279	1,152,710 39	1.11	398,337 98	.38
Transatlantic.....	42,900,411	55,987,935	658,926 88	1.18	389,113 14	.69
Union.....	131,556,356	153,776,508	1,578,110 32	1.03	799,788 11	.52
Western.....	210,246,093	192,259,442	1,908,986 26	.99	1,165,148 79	.61
Total.....	\$6,954,768,164	\$6,455,502,839	\$63,012,125 70	.....	\$29,992,411 46	.....
Aggregate.....	\$21,856,771,029	\$19,456,499,117	\$194,802,969 57	1.00	\$86,033,535 47	.44

TABLE VII.—FIRE BUSINESS IN NEW JERSEY DURING THE YEAR ENDING December 31, 1900.

COMPANIES.	Risks Written.	Premiums Received.	Average Rate of Premium.	Losses Incurred.	Losses Paid.	Amount at Risk Decem- ber 31, 1900.
Stock Companies of New Jersey.						
American.....	\$16,453,659 00	\$82,048 02	.49	\$39,221 72	\$39,919 34	\$34,339,495 00
Camden.....	3,236,334 43	22,053 72	.68	24,978 30	24,059 14	6,003,197 68
Fremont's.....	12,307,601 21	79,427 31	.65	41,817 53	24,312 551 00	26,340,437 00
Merchants'.....	14,811,765 00	75,609 48	.51	68,765 87	71,874 57	2,210,994 00
National F. & M.....	1,191,411 00	8,365 86	.70	10,259 00	15,633 08	5,080,239 00
Newark.....	4,263,860 67	21,606 21	.60	15,758 20	31 11	734,550 00
New Brunswick.....	359,775 00	2,741 11	.78	37,770 16	30,284 78	16,485,707 00
Standard.....	7,232,517 00	70,110 87	.96			
Total.....	\$59,856,923 31	\$361,962 53	.60	\$238,607 77	\$231,970 68	\$119,457,170 68
Companies of Other States.						
Aetna.....	\$16,055,750 00	\$111,001 17	.69	\$75,495 24	\$77,076 41	\$22,546,443 00
Agricultural.....	3,247,300 00	24,403 00	.75	31,206 00	34,737 00	6,530,200 00
Allemania.....	1,348,243 00	13,349 49	.99	8,659 29	8,660 37	1,795,303 00
American, Mass.....	558,125 00	4,675 22	.83	4,189 09	3,193 00	711,757 00
American Central.....	540,952 00	5,907 79	1.09	11,741 05	6,124 47	941,256 00
American, N. Y.....	3,132,521 00	28,840 59	.90	31,983 78	38,389 71	2,506,016 00
American, Pa.....	4,699,062 00	48,481 98	1.03	46,916 61	30,250 97	5,168,959 00
Assurance Company of America.....	770,792 00	5,952 68	.77	9,335 58	9,434 08	
Boston.....	2,332,310 00	21,565 59	.92	30,620 64	30,551 10	
British American.....	136,948 00	1,633 67	1.19	4,986 86	4,341 46	
Bucks County Contributionship.....	133,665 00	4,125 00	.30	468 17	466 17	
Buffalo Commercial.....	238,571 00	1,388 70	.58	1,590 15	1,540 15	172,630 00
Buffalo German.....	430,409 00	2,978 30	.69	1,726 49	1,713 62	509,381 00
Caledonian-American.....	562,476 00	4,275 78	.76	3,919 79	3,314 30	749,968 00
Capital.....	359,377 25	2,279 16	.63	359 43	359 43	
Citizens', N. Y.....	5,090,320 00	37,843 91	.74	36,109 00	35,003 52	5,102,461 00
Citizens', Pa.....	418,175 00	5,853 20	1.39	3,056 75	3,440 36	
Commerce.....	362,755 00	4,414 06	1.21	556 80	639 65	470,950 00
Commercial Union.....	2,067,317 00	17,880 71	.86	7,848 36	8,748 36	2,780,118 00
Concordia.....	1,787,999 00	9,566 88	.53	6,155 74	4,640 83	
Connecticut.....	6,825,900 00	52,229 10	.76	27,343 54	32,615 74	92,313 74
Continental.....	14,380,438 00	104,165 71	.72	86,417 69	92,386 37	29,126,348 00
Delaware.....	2,105,532 00	18,597 99	.87	14,915 00	13,097 90	3,382,129 00

TABLE VII.—CONTINUED.

COMPANIES.	Risks Written.	Premiums Received.	Average Rate of Premium.	Losses Incurred.	Losses Paid.	Amount at Risk Decem- ber 31, 1900.
Companies of Other States.						
Dutchess.....	\$502,350 00	\$4,877 47	.95	\$187 50	.....	\$497,556 00
Equitable F. & M.....	830,004 00	6,060 01	.73	5,803 72	\$5,887 72	.....
Elie.....	274,801 00	3,398 65	1.24	8,211 22	8,807 52	735,272 00
Farmers'.....	881,445 00	10,937 44	1.23	10,082 28	8,391 00	1,328,171 00
Fire Association.....	9,418,535 00	90,730 00	.96	47,186 14	46,419 53	16,953,363 00
Fire, County of Philadelphia.....	108,590 00	1,294 74	1.19	2,798 57	2,796 87	31,404 00
Fire, Northampton County.....	213,422 00	1,853 98	.86	2,935 41	2,935 41	213,422 00
Fireman's Fund.....	4,903,224 83	41,638 56	.84	35,879 08	35,047 20	.....
Firemen's.....	953,379 00	8,623 66	.92	10,781 96	11,974 33	1,372,865 76
Franklin.....	818,120 67	6,697 99	.81	12,022 56	11,712 89	.....
German.....	2,123,864 00	13,734 95	.64	13,207 57	10,197 98	.....
German-Alliance.....	769,947 00	6,310 47	.82	5,064 98	3,768 98	2,091,061 00
German-American.....	23,396,291 00	149,639 66	.64	118,071 37	125,860 37	1,103,767 00
Germania.....	18,301,017 00	103,642 17	.56	68,569 50	74,223 52	53,447,526 00
Girard F. & M.....	1,510,090 00	11,454 88	.75	74,223 52	46,275,377 00	.....
Glens Falls.....	1,676,060 00	15,186 48	.75	8,011 35	5,146 58	.....
Globe and Rutgers.....	1,670,000 00	24,514 20	.90	8,011 35	8,011 35	.....
Greenwich.....	8,049,324 00	50,534 59	1.46	8,050 06	8,050 06	43,350 00
Hanover.....	7,477,529 88	60,919 22	.62	23,365 15	21,088 70	14,299,959 00
Harford.....	23,078,071 00	170,833 90	.81	40,797 69	28,483 14	11,510,128 30
Home.....	27,153,862 00	200,098 72	.74	171,726 42	161,562 81	.....
Home F. & M.....	1,084,070 60	9,921 92	.73	222,869 64	202,802 03	35,571,559 00
Indemnity.....	223,751 00	1,838 80	.98	4,417 22	5,255 43	.....
Insurance Co. of North America.....	10,616,989 00	96,090 56	.83	3,334 30	2,334 13	262,317 00
Insurance Co. of the State of Pa.....	360,829 00	3,824 02	.90	84,661 76	74,191 88	.....
International.....	1,793,691 00	8,316 10	1.06	1,397 16	1,396 66	.....
Lafayette.....	958,890 00	8,161 63	.46	4,985 81	4,889 59	2,025,659 00
Magdeburg.....	667,619 00	2,663 40	.85	10,711 79	10,125 12	409,276 00
Manhattan.....	1,528,773 00	19,563 71	.39	4,218 04	4,782 04	224,038 00
Mechanics'.....	251,040 60	2,271 97	1.27	12,668 38	10,893 18	2,100,000 00
Mechanics' and Traders'.....	1,328,627 00	6,752 21	.90	1,993 93	1,993 93	408,750 00
Michigan F. & M.....	299,748 00	2,893 75	.50	9,887 92	10,626 80	885,751 00
Milwaukee Mechanics'.....	303,802 00	2,984 16	.96	13,909 64	11,097 14	115,698 00
National.....	9,919,885 00	72,911 16	.98	3,590 79	3,590 79	379,752 00
Norfolk.....	647,339 00	72,911 16	.73	88,109 49	80,888 03	.....
North Standard.....	4,434 94	49,903 24	.68	10,337 59	8,611 19	.....
New Hampshire.....	6,024,912 00	49,903 24	.82	33,122 27	30,652 76	.....

New York.....	912,972 08	5,715 33	.62	3,741 22	3,775 37	.....	9,404,103 00
Niagara.....	9,404,103 00	73,328 62	.77	53,879 55	47,003 48	.....	1,189,912 00
North American.....	1,713,633 00	9,850 41	.57	13,015 60	8,702 44	.....	1,272,550 00
North British and Mercantile.....	2,044 86	16,340 29	.98	20,210 98	16,336 12	.....	2,483,074 00
North River.....	2,466,053 00	6,517 45	.66	5,298 78	3,155 78	.....	3,920,500 00
Northwestern National.....	1,131,796 00	34,933 47	.57	36,121 75	31,267 45	.....	3,390,626 00
Orient.....	5,033,951 00	21,546 08	.89	24,112 31	21,286 72	.....	16,219,373 00
Pacific.....	2,409,410 00	3,675 63	.98	1,630 35	1,570 35	.....	11,014,847 00
Pelican.....	372,325 00	81,988 50	.85	53,041 06	52,577 06	.....	31,903 96
Pennsylvania.....	9,605,636 00	89,820 41	.66	56,211 64	41,774 22	.....	9,853 28
Phoenix.....	13,620,255 00	49,312 05	.87	34,854 48	.....	.....	1,306,789 00
Potomac.....	5,677,142 00	885 53	1.10	11,984 09	52,993 89	.....	1,185,216 00
Providence.....	77,753 00	29,515 03	.73	49,287 78	7,559 49	.....	1,511,084 00
Providence Washington.....	4,022,319 00	57,762 03	.63	6,843 20	10,829 95	.....	1,941,955 00
Queen Insurance Company of America.....	8,364,480 00	10,531 91	.98	6,909 63	37,009 40	.....	6,066,525 00
Reading.....	1,069,473 00	8,815 42	1.05	9,506 33	778 89	.....	933,907 30
Rochester German.....	835,501 00	7,929 17	.63	39,862 09	18,379 06	.....	2,094,296 00
Security.....	1,261,997 00	8,182 42	.91	10,478 02	8,383 18	.....	671,382 00
Springfield F. & M.....	5,550,378 00	50,178 35	.91	1,343 41	1,343 41	.....	1,305,068 00
Springfield F. & M.....	1,967,943 34	13,389 39	.68	4,296 38	4,538 69	.....	454,475 00
Spring Garden.....	6,770,875 00	43,025 00	.63	7,264 98	5,103 11	.....	335,892 00
St. Paul F. & M.....	850,902 66	7,752 66	.91	1,942 37	46,278 34	.....	12,166,637 00
Teutonia.....	1,903,906 00	20,102 20	1.05	18,434 35	14,968 32	.....	6,913,496 00
Traders'.....	1,559,131 00	10,403 64	.06	10,478 02	.....	.....	.....
Union.....	1,559,131 00	5,381 62	1.03	1,463 41	.....	.....	.....
United Firemen's.....	494,350 00	10,039 85	.87	4,296 38	.....	.....	.....
United States.....	541,615 00	4,916 75	.90	62 00	91 24	.....	.....
Victoria.....	354,142 00	3,151 63	.88	103 11	5,103 11	.....	.....
Westchester.....	8,111,101 00	76,401 21	.96	49,257 45	.....	.....	.....
Williamsburg City.....	2,886,771 00	21,795 48	.75	16,975 72	.....	.....	.....
Total.....	\$338,020,554 41	\$2,584,143 21	.73	\$2,129,560 77	\$2,017,907 84	.....	\$368,521,169 36

Companies of Other Countries.							
Aachen and Munich.....	\$1,051,471 00	\$14,380 42	1.36	\$14,577 48	\$23,378 34	.....	.....
Alliance.....	535,264 00	5,282 99	.98	1,141 99	1,141 99	.....	.....
Atlas.....	3,012,892 00	27,833 02	.92	24,357 06	22,011 38	.....	\$3,666,771 00
Batavia.....	740,607 00	9,594 53	1.29	17,099 14	23,310 41	.....	.....
British America.....	2,885,168 00	19,547 81	.67	39,281 32	44,205 93	.....	1,855,914 00
Caledonian.....	5,383,340 00	45,295 46	.84	30,976 04	27,216 43	.....	8,972,232 00
Cologne.....	4,114,082 00	34,041 18	.82	14,834 43	13,403 43	.....	4,037,729 00
Commercial Union.....	13,047,867 00	92,804 60	.71	92,699 72	100,893 62	.....	24,093,792 00
Hamburg-Bremen.....	3,428,692 00	30,663 55	.89	43,177 04	43,527 04	.....	6,454,646 00
Helvetia Swiss.....	729,872 00	9,194 16	1.26	16,309 51	18,220 78	.....	.....
Imperial.....	2,356,222 00	29,806 73	1.26	39,870 16	40,238 36	.....	2,927,466 00
Lancashire.....	8,179,984 00	68,266 58	.83	51,213 63	16,143,226 00	.....	16,143,226 00
Law Union and Crown.....	1,273,214 00	13,765 53	1.08	19,900 58	18,941 83	.....	1,400,535 00

STATISTICAL TABLES.

TABLE VII.—CONTINUED.

COMPANIES.	Risks Written.	Premiums Received.	Average Rate of Premium.	Losses Incurred.	Losses Paid.	Amount at Risk Decem- ber 31, 1900.
Companies of Other Countries.						
Lion.....	\$1,454,777 00	\$8,659 76	.59	\$16,578 53	\$17,175 22	.....
Liverpool and London and Globe.....	31,456,157 00	251,994 68	.80	248,519 00	244,144 00	\$5,469,200 00
London.....	2,873,810 00	20,919 67	.72	12,791 70	11,769 70	14,982,647 00
London and Lancashire.....	5,684,079 00	38,757 46	.68	18,399 67	24,603 67	83,500 30
Magdeburg.....	5,804,798 00	33,589 38	.57	74,717 30	28,467 49	5,821,727 00
Manchester.....	3,156,845 00	31,194 28	.99	25,575 44	2,625,476 00	2,695,820 00
National.....	2,374,612 00	32,349 82	1.36	12,683 22	10,705 85	.....
Netherlands.....	1,668,680 00	18,381 55	1.13	23,635 59	22,617 18	.....
North British and Mercantile.....	11,645,102 00	87,289 69	.75	86,109 85	81,669 58	.....
North German.....	1,303,399 00	8,358 98	.64	12,668 31	12,665 79	1,854,232 00
Northern.....	6,915,306 00	43,516 72	.63	49,654 64	48,192 14	.....
Norwich Union.....	5,150,938 00	38,315 01	.74	37,216 15	40,173 80	8,892,749 00
Phoenix.....	9,586,273 00	82,181 20	.85	74,311 00	57,762 36	10,065,587 00
Prussian National.....	2,762,549 00	15,148 28	.84	25,475 74	25,300 18	2,533,208 00
Royal.....	16,481,566 00	135,414 02	.82	126,672 23	126,838 41	.....
Royal Exchange.....	2,037,844 00	7,242 02	.35	26,148 30	26,134 30	1,850,464 00
Scottish Union and National.....	15,011,887 00	87,995 10	.58	90,338 89	86,563 78	.....
Skandia.....	1,511,975 00	11,882 34	.78	1,114 16	14 16	.....
State.....	623,617 00	6,680 53	1.07	4,577 00	3,680 51	685,979 00
Sun.....	3,807,889 00	40,208 99	1.05	67,863 88	76,216 99	11,437,598 00
Svea.....	823,499 00	9,210 85	1.11	19,302 10	11,582 16	.....
Thuringia.....	2,426,419 89	24,194 50	.99	13,539 48	14,152 09	2,960,678 89
Transatlantic.....	541,497 00	7,909 60	1.46	6,487 00	12,718 82	595,646 00
Union.....	4,410,924 00	42,725 81	.97	45,296 20	48,303 70	1,852,006 00
Western.....	5,077,895 00	36,963 10	.72	59,127 46	68,693 36	2,522,426 00
Total.....	\$191,331,012 89	\$1,522,109 90	.79	\$1,583,220 94	\$1,608,479 64	\$146,197,754 89
Aggregate.....	\$589,208,490 61	\$4,468,215 69	.76	\$3,951,889 48	\$3,858,358 16	\$634,176,094 92

TABLE VIII.—UNDERWRITING AND INVESTMENT EXHIBIT FOR THE YEAR 1900.

STATISTICAL TABLES.

573

COMPANIES.	Surplus Dec. 31, 1899.	Net Prem- iums Earned.	Interest, etc., Earned.	Total Prem- iums and Interest Earned.	Net Losses Incurred.	Expenses Incurred.	Total Losses Incurred.
Stock Companies of New Jersey.							
American.....	\$1,410,543 06	\$1,102,164 15	\$163,332 04	\$1,265,496 19	\$582,257 50	\$433,443 60	\$1,015,701 10
Camden.....	114,691 06	67,627 59	26,192 16	93,819 75	51,336 02	93,819 75	95,923 29
Firemen's.....	1,092,051 86	419,892 11	167,372 59	587,264 70	246,731 90	185,456 77	432,188 67
Merchants.....	274,900 46	937,335 53	61,366 92	998,702 45	653,343 78	405,213 78	1,058,557 56
National F. & M.....	36,676 46	9,621 52	7,566 24	17,187 76	14,515 84	15,180 27	19,696 11
Newark.....	315,545 99	125,556 65	32,459 24	158,015 89	73,338 22	65,689 01	139,037 23
New Brunswick.....	69,804 52	2,613 06	3,424 71	6,037 77	31 11	2,452 89	2,484 00
Standard.....	97,707 00	64,821 92	23,009 87	87,831 79	37,819 60	25,157 81	62,977 41
Total.....	\$3,412,010 41	\$2,729,632 53	\$484,723 77	\$3,214,356 30	\$1,659,373 97	\$1,167,191 40	\$2,826,565 37
Companies of Other States							
Aetna.....	\$5,157,615 07	\$4,133,507 04	\$821,575 66	\$4,955,082 70	\$2,622,525 00	\$1,450,221 74	\$4,082,746 74
Agricultural.....	562,222 00	906,210 00	108,259 00	1,014,469 00	570,430 00	412,721 00	983,151 00
Alleghenia.....	133,960 28	278,188 26	26,477 33	304,665 59	194,171 72	132,639 15	326,810 87
American.....	145,145 95	204,193 77	—2,926 77	201,267 00	123,531 42	98,679 50	222,210 92
American Central.....	554,521 39	855,516 59	145,732 51	1,001,249 10	490,310 35	379,568 07	869,878 42
American, N. Y.....	331,840 21	892,439 62	94,945 85	1,366,334 57	664,825 10	342,242 03	1,007,067 13
American, Pa.....	388,934 56	1,257,363 13	108,981 43	1,366,344 57	943,455 96	529,462 75	1,472,918 71
Assurance Company of America.....	163,597 46	296,373 32	22,813 00	229,186 32	158,317 72	85,587 26	243,904 98
Boston.....	1,219,757 62	1,405,267 47	199,046 59	1,604,314 06	753,155 43	473,449 34	1,226,604 77
British American.....	30,067 27	147,965 24	14,883 22	162,849 46	104,190 99	51,788 18	155,979 17
Buffalo Commercial.....	41,571 11	127,119 03	13,354 72	140,473 75	92,553 17	53,777 79	146,330 96
Buffalo German.....	1,462,329 15	333,112 43	72,505 37	425,617 85	236,917 56	163,655 49	400,573 05
Caledonian.....	71,333 09	99,269 08	16,330 57	115,599 65	78,253 58	36,110 20	114,363 78
Capital.....	53,468 64	207,997 85	15,516 28	223,514 13	186,190 41	81,899 59	238,090 00
Citizens', N. Y.....	120,484 14	678,834 89	60,316 98	739,151 87	452,700 44	280,737 76	733,438 20
Citizens', Pa.....	110,348 17	221,178 10	66,414 53	287,592 63	169,813 50	95,487 32	265,300 82
Commerce.....	108,692 01	116,919 96	12,961 37	129,881 33	66,958 89	47,090 56	114,049 45
Commercial Union.....	21,577 37	128,294 71	11,336 61	139,681 32	90,524 01	37,502 91	128,026 92
Concordia.....	183,967 43	595,510 54	36,520 96	632,081 50	348,413 04	287,614 57	636,027 61
Connecticut.....	1,068,839 71	1,863,772 18	193,458 72	2,057,230 90	1,142,197 56	791,212 04	1,933,409 60
Continental.....	4,034,995 11	4,002,669 18	567,083 22	4,569,752 40	2,267,563 19	1,576,645 02	3,844,208 21
Dellaware.....	136,543 62	730,374 34	69,184 98	799,559 32	472,251 52	315,888 07	788,139 59
Dutchess.....	72,268 29	237,965 24	63,462 06	301,427 30	178,397 83	94,632 62	273,030 45

TABLE VIII.—CONTINUED.

COMPANIES.	Surplus Dec. 31, 1899.	Net Prem- iums Earned.	Interest, etc., Earned.	Total Prem- iums and Interest Earned.	Net Losses Incurred.	Expenses Incurred.	Total Losses and Expen- ses Incurred.
Companies of Other States.							
Empire City.....	\$58,189 64	\$142,353 42	\$19,577 42	\$161,930 84	\$106,940 63	\$79,937 33	\$186,877 96
Equitable F. & M.....	176,569 69	406,205 06	47,705 50	453,910 56	290,149 23	182,250 16	472,399 39
Erie.....	154,048 10	206,807 74	24,675 63	231,483 37	192,688 45	85,220 54	277,918 94
Farmers'.....	341,227 45	400,310 49	36,316 02	436,626 51	288,365 43	160,845 55	449,210 98
Fire Association.....	944,539 81	2,726,844 06	339,522 62	3,066,366 68	1,797,230 55	1,128,426 77	2,925,657 32
Fire, County of Philadelphia.	187,334 20	168,765 25	51,217 69	219,982 94	149,214 59	94,872 85	244,087 44
Fireman's Fund.....	1,312,720 64	1,868,154 06	216,572 62	2,084,726 70	1,191,457 64	744,121 55	1,935,579 19
Firemen's.....	96,869 39	192,165 83	192,807 28	612,973 11	339,891 33	137,332 85	477,223 85
Franklin.....	1,104,232 79	503,436 27	140,522 04	643,958 31	329,837 60	244,067 27	573,904 87
German.....	1,288,882 62	1,548,477 68	162,085 04	1,710,562 72	894,776 15	769,717 49	1,664,493 64
German-Alliance.....	282,628 77	272,471 27	61,945 06	334,416 43	188,894 55	87,366 36	276,260 91
German-American.....	3,946,576 79	2,981,083 55	523,287 93	3,504,376 48	1,745,321 43	1,137,920 14	2,883,241 57
Germania.....	2,101,402 85	1,218,431 33	249,738 28	1,468,169 61	640,912 47	502,684 61	1,143,597 08
Girard F. & M.....	642,693 30	396,982 92	84,629 99	481,612 91	235,936 67	208,545 09	444,481 76
Gleus Falls.....	2,155,142 07	812,918 53	124,848 12	937,766 65	461,122 45	344,596 18	805,718 63
Globe & Rutgers.....	3,038 94	202,554 00	48,017 73	250,571 73	154,329 98	76,173 35	230,503 33
Greenwich.....	346,238 55	1,220,055 39	169,941 81	1,389,997 20	842,095 42	673,622 85	1,515,718 27
Hanover.....	618,818 69	1,606,389 77	229,158 17	1,835,547 94	1,159,547 80	709,155 53	1,868,703 33
Hartford.....	3,786,029 95	6,487,416 12	441,389 56	6,928,805 68	4,371,522 16	2,420,532 96	6,792,075 12
Home.....	4,631,936 41	4,673,020 43	875,072 07	5,548,092 50	2,708,015 62	1,874,514 45	4,582,530 07
Home F. & M.....	315,328 35	495,033 44	44,072 79	539,111 23	310,672 59	183,223 05	493,395 64
Indemnity.....	82,561 30	107,078 25	18,010 83	125,089 08	76,840 66	61,029 41	137,870 07
Indianapolis.....	94,445 26	26,159 47	11,870 22	38,029 69	15,870 50	23,798 09	39,668 59
Insurance Co. of North America.	1,659,964 42	5,768,044 58	409,811 26	6,177,855 84	3,874,631 52	1,858,334 15	5,732,965 67
Insurance Co. of the State of Pa.	51,479 13	226,081 11	143,292 48	374,373 59	188,064 28	185,362 94	373,427 22
International.....	57,444 32	71,223 80	19,287 00	90,510 80	34,005 86	27,298 11	61,303 97
Lafayette.....	9,736 32	203,310 27	19,990 06	223,300 33	166,052 73	86,853 36	252,906 09
Madgeburg.....	21,318 10	73,507 49	11,012 19	84,519 68	39,916 91	24,616 85	64,533 76
Manhattan.....	74,206 61	68,828 44	68,828 44	818,277 91	545,694 14	288,276 83	813,970 97
Mechanics'.....	242,181 57	224,259 75	47,200 41	271,460 16	172,353 28	105,325 83	277,679 16
Mechanics' and Traders'.....	21,660 74	173,671 37	10,757 34	184,428 71	94,090 80	64,572 27	158,663 07
Michigan F. & M.....	176,490 42	262,319 18	34,762 64	297,081 82	164,285 51	122,806 25	287,091 76
Milwaukee Mechanics'.....	1,370,866 23	878,154 13	98,233 22	976,387 35	521,379 10	330,522 20	911,901 30
National.....	1,472,954 97	2,513,132 38	295,319 08	2,808,452 06	1,561,517 06	1,066,010 26	2,627,527 32
National Standard.....	183,438 94	209,482 13	34,137 18	243,619 31	158,782 61	158,782 61	247,364 40
New Hampshire.....	972,327 26	1,229,362 21	234,213 91	1,463,581 12	852,011 21	480,642 14	1,332,653 35

New York.....	81,011 46	226,777 50	50,456 10	277,233 60	155,244 50	119,900 11	275,144 61
Niagara.....	754,407 73	1,593,748 53	214,071 15	1,807,819 68	1,035,402 18	664,990 02	1,700,392 20
North American.....	35,670 93	174,777 95	—791 63	173,986 32	122,208 15	64,634 04	186,842 19
North British and Mercantile.....	37,945 10	15,554 87	10,152 08	25,706 95	885 47	9,763 38	10,648 85
North German.....	43,723 18	66,367 51	14,736 55	81,104 06	46,295 65	47,049 58	93,335 23
North River.....	270,072 69	313,308 02	25,883 52	339,191 54	220,758 46	143,383 88	370,141 84
Northwestern National.....	872,398 80	872,586 67	132,818 66	1,115,405 33	457,934 32	467,239 07	915,173 39
Orient.....	753,869 81	1,278,688 97	110,884 19	1,389,573 16	376,241 97	478,159 64	1,454,401 61
Pacific.....	162,026 28	404,063 30	32,306 69	436,369 99	275,859 82	181,392 99	457,252 81
Pelican.....	97,297 51	98,448 55	12,590 27	111,038 82	70,896 94	54,164 39	125,061 33
Pennsylvania.....	2,181,845 26	1,775,893 89	259,924 50	2,035,818 39	1,258,714 30	695,065 38	1,953,779 68
Pennix.....	1,529,461 38	3,265,664 89	204,943 28	3,470,608 17	1,965,864 06	1,400,425 85	3,366,289 91
Phoenix.....	1,222,877 58	2,728,894 98	363,892 50	3,092,726 58	1,711,352 17	1,081,729 06	2,733,064 23
Potomac.....	204,014 03	92,787 91	31,739 41	124,527 32	48,752 30	67,885 26	116,637 56
Providence Washington.....	468,418 05	1,422,506 62	142,750 69	1,565,257 31	1,006,688 96	476,553 93	1,483,242 89
Queen Insurance Co. of America.....	2,335,468 18	1,910,571 30	152,543 59	2,063,114 89	1,256,795 02	692,585 19	1,949,380 21
Reading.....	255,926 41	400,677 53	50,325 20	451,002 73	249,760 49	157,208 01	406,968 50
Rochester German.....	563,860 95	405,902 82	29,027 61	434,930 43	223,308 36	183,562 07	406,870 43
Security.....	204,282 83	515,541 38	57,984 54	573,525 92	364,882 23	226,370 13	591,252 36
Springfield F. & M.....	1,685,092 34	1,877,639 79	344,840 18	2,222,479 97	1,162,450 42	775,978 48	1,938,428 90
Spring Garden.....	150,468 50	315,977 12	59,281 69	375,258 81	227,643 29	178,612 21	406,255 50
St. Paul F. & M.....	664,367 71	1,733,345 54	97,390 98	1,830,736 52	1,042,949 17	676,159 36	1,719,108 53
Teutonia.....	221,314 12	469,054 37	25,297 76	494,292 13	320,357 37	179,700 22	500,057 59
Traders'.....	1,021,509 42	976,963 14	145,843 71	1,122,806 85	659,194 02	423,224 19	1,082,418 21
Union.....	101,520 50	270,015 82	19,776 88	289,792 70	193,443 33	130,333 03	323,776 36
United Fire.....	158,493 38	151,302 49	20,947 96	172,250 45	110,862 34	104,702 88	215,565 22
United Firemen's.....	211,411 75	281,504 03	67,217 35	348,721 38	197,657 55	136,153 77	333,811 32
United Firemen's.....	174,712 15	315,804 90	26,850 65	342,655 55	191,233 66	166,114 47	337,348 13
Victoria.....	696 81	88,016 58	14,548 55	102,565 13	68,279 76	30,015 09	98,294 85
Westchester.....	1,194,160 37	1,366,935 31	221,136 26	1,588,071 57	896,944 53	618,029 05	1,514,973 58
Western.....	39,202 50	193,286 09	25,545 30	218,831 39	157,664 44	70,325 60	227,990 04
Williamsburg City.....	1,089,654 43	652,751 11	156,271 35	779,022 46	365,020 73	322,751 54	687,782 27
Total.....	\$66,012,396 78	\$87,488,583 91	\$11,374,246 96	\$98,862,830 87	\$56,283,576 26	\$35,547,971 46	\$91,831,547 72

Aachen and Munich.....	\$324,349 33	\$520,543 80	\$44,634 10	\$565,177 90	\$356,929 09	\$247,434 79	\$604,363 88
Alliance.....	534,277 90	194,743 22	34,967 93	229,711 15	101,781 16	79,701 96	151,483 12
Atlas.....	229,930 17	704,687 55	39,188 73	743,876 28	495,184 57	262,370 81	757,555 38
Babois.....	325,114 61	364,855 15	38,718 36	403,573 51	204,368 02	125,238 09	379,606 11
British America.....	284,872 89	1,171,972 57	40,651 04	1,212,623 61	882,721 81	395,276 11	1,277,997 92
Caledonian.....	614,912 80	1,206,740 20	98,021 32	1,304,761 52	796,862 52	445,098 75	1,271,961 27
Cologne.....	178,197 39	237,246 67	29,368 06	266,614 73	169,058 81	119,712 35	288,771 16
Commercial Union.....	1,125,610 16	2,641,137 55	117,697 16	2,758,834 71	1,752,481 63	866,253 88	2,618,735 51
Hamburg Bremen.....	344,867 51	1,167,399 35	85,637 69	1,253,037 04	733,338 62	493,747 78	1,227,036 40
Helvetia Swiss.....	329,312 39	421,124 81	34,551 18	455,675 99	326,740 60	154,619 53	481,360 13
Imperial.....	586,873 04	1,229,007 08	37,815 88	1,266,822 96	868,423 04	477,735 87	1,346,158 91

Companies of Other Countries.

TABLE VIII.—CONTINUED.

COMPANIES.	Surplus Dec. 31, 1899.	Net Prem- iums Earned.	Interest, etc., Earned.	Total Prem- iums and Interest Earned.	Net Losses Incurred.	Expenses Incurred.	Total Losses and Expen- ses Incurred.
Companies of Other Countries.							
Lancashire.....	\$414,157 15	\$1,851,935 24	\$84,554 25	\$1,936,489 49	\$1,306,480 08	\$738,976 56	\$2,045,456 64
Law Union and Crown.....	274,937 11	338,284 22	38,001 23	356,285 85	274,010 88	134,442 92	408,453 80
Lion.....	172,103 28	581,845 67	32,074 50	613,920 17	369,108 33	212,790 21	581,898 54
Liverpool and London and Globe.....	4,451,277 69	4,791,476 57	448,724 98	5,240,201 55	3,286,696 56	1,729,012 42	5,015,708 98
London.....	1,163,029 26	1,160,062 89	119,664 24	1,279,727 13	721,343 45	399,181 86	1,120,525 31
London and Lancashire.....	879,083 11	1,692,489 54	113,673 57	1,806,163 11	897,821 88	641,894 40	1,539,716 28
Madagascar.....	194,293 15	701,512 37	28,132 27	729,644 59	520,752 25	339,668 93	860,421 18
Manchester.....	332,053 66	1,356,050 57	71,953 38	1,428,003 95	908,754 69	509,462 94	1,418,217 63
Marine.....	286,771 00	514,687 93	17,335 14	532,023 07	211,948 75	83,774 50	295,723 25
National.....	110,759 04	348,590 56	4,915 27	353,505 83	289,305 27	211,837 90	501,143 17
Netherlands.....	109,924 09	414,018 79	16,488 07	430,506 86	350,729 01	168,234 83	518,963 84
North British and Mercantile.....	1,591,838 97	2,661,397 21	134,189 40	2,795,586 61	1,785,629 96	943,714 97	2,729,344 93
North German.....	58,359 65	467,421 07	19,525 62	486,946 69	387,412 46	166,518 87	553,931 33
Northern.....	1,326,625 42	1,140,866 48	128,827 99	1,269,694 47	692,980 41	472,007 99	1,164,988 40
Norwich Union.....	800,803 16	1,596,503 61	117,050 02	1,713,553 63	1,041,373 62	635,250 22	1,676,623 84
Phoenix.....	610,638 29	2,291,114 12	143,866 54	2,364,980 66	1,584,399 62	766,871 92	2,351,271 54
Prussian National.....	117,578 92	439,832 57	30,254 07	470,086 64	280,242 25	191,804 75	472,047 00
Royal.....	2,275,239 95	4,103,708 98	220,322 92	4,324,031 90	2,820,418 87	1,416,520 54	4,236,939 41
Royal Exchange.....	456,422 38	738,512 39	53,209 37	791,721 76	627,230 26	327,417 44	894,647 70
Scottish Union and National.....	1,714,984 04	2,126,957 16	144,493 28	2,271,455 44	1,343,071 72	698,839 14	2,041,910 86
Sea.....	200,581 22	480,497 09	7,043 30	487,540 39	265,873 17	96,951 26	362,824 43
Skandia.....	300,000 00	190,706 20	5,564 23	200,270 43	71,130 72	122,488 94	183,619 66
State.....	63,833 36	109,540 57	12,833 33	122,373 90	84,214 53	51,298 57	135,513 10
Sun.....	810,142 55	1,492,155 85	133,126 89	1,625,282 74	1,054,400 30	597,421 04	1,651,821 34
Svea.....	116,143 42	452,275 79	19,432 70	471,709 49	329,545 73	196,190 80	595,736 53
Thuringia.....	58,746 54	636,546 15	35,232 60	671,778 75	418,600 63	391,581 56	810,182 19
Transatlantic.....	164,364 76	459,647 30	25 77	459,673 07	389,113 14	170,435 03	559,548 17
Union.....	497,915 50	1,074,748 32	75,748 32	1,149,889 07	799,788 11	432,508 50	1,232,296 61
Union Marine.....	340,963 89	361,357 48	24,213 50	385,575 98	122,481 55	64,807 96	187,289 51
Western.....	463,081 97	1,908,660 39	59,546 27	1,968,206 66	1,459,886 56	661,052 06	2,120,938 62
Total.....	\$25,234,970 72	\$46,252,353 46	\$2,945,285 82	\$49,197,639 28	\$31,332,634 63	\$17,270,148 95	\$48,602,783 58
Aggregate.....	\$94,659,377 91	\$136,470,569 90	\$14,804,256 55	\$151,274,826 45	\$89,275,584 86	\$53,985,311 81	\$143,260,896 67

TABLE VIII—CONTINUED.

STATISTICAL TABLES.

577

COMPANIES.	Net Gain or Loss.	Dividends Incurred.	Increase or Decrease in Surplus.	Surplus Dec. 31, 1900.	Ratio of Net Losses Incurred to Net Premiums Earned.	Ratio of Expenses Incurred to Net Premiums Earned.
Stock Companies of N. J.						
American.....	\$249,795 09	\$80,546 00	\$189,249 09	\$1,599,792 15	52.84	39.33
Canden.....	-2,103 54	*83,697 00	81,593 46	196,284 52	75.93	65.93
Firemen's.....	155,076 03	100,000 00	55,076 03	1,147,127 89	58.76	44.16
Merchants'.....	-59,855 11	32,000 00	-91,855 11	183,135 35	69.70	43.23
National F. & M.....	-2,508 35	6,000 00	-8,508 35	28,168 11	150.86	53.84
Newark.....	18,978 66	25,000 00	-6,021 34	369,524 65	58.41	52.32
New Brunswick.....	3,553 77	7,000 00	-3,446 23	66,358 29	1.19	93.87
Standard.....	24,834 38	6,000 00	18,834 38	116,561 38	58.34	38.81
Total.....	\$387,790 93	\$152,849 00	\$234,941 93	\$3,646,952 34	60.79	42.76
Companies of Other States.						
Aetna.....	\$872,335 96	\$720,000 00	\$152,335 96	\$5,309,951 03	63.44	35.32
Agricultural.....	31,318 00	50,000 00	-18,682 00	543,540 00	62.94	45.54
Allemania.....	-22,145 28	16,000 00	-38,145 28	95,815 00	69.79	47.67
American, Mass.....	-20,943 92	9,000 00	-29,943 92	115,202 03	60.49	48.32
American Central.....	131,370 68	60,000 00	71,370 68	625,892 07	57.31	44.36
American, N. Y.....	-19,631 66	.....	-19,631 66	312,208 55	74.49	38.34
American, Pa.....	-106,574 14	35,000 00	-141,574 14	247,360 42	75.03	42.10
Assurance Company of America.....	-14,718 66	24,000 00	-38,718 66	129,878 80	76.71	41.43
Boston.....	377,709 29	100,000 00	277,709 29	1,497,466 91	53.59	33.69
British American.....	6,870 29	.....	6,870 29	36,937 56	70.41	34.32
Buffalo Commercial.....	-5,857 21	.....	-5,857 21	35,713 90	72.02	42.31
Buffalo German.....	25,044 80	40,000 00	-14,955 20	1,447,373 95	67.09	46.34
Caledonian-American.....	1,235 87	.....	1,235 87	72,568 96	78.83	36.38
Capital.....	-14,575 87	8,000 00	-22,575 87	30,892 77	75.09	39.37
Citizens', N. Y.....	5,713 67	24,644 70	-18,931 03	101,553 11	101.553 11	66.69
Citizens', Pa.....	22,291 81	30,000 00	-7,708 19	102,639 98	76.77	43.17
Commerce.....	15,831 88	16,000 00	-168 12	108,523 89	57.26	40.27
Commercial Union.....	11,654 40	10,000 00	1,654 40	23,231 77	70.55	29.23
Concordia.....	-3,996 11	20,000 00	-23,996 11	159,971 32	58.54	48.29
Connecticut.....	123,821 30	100,000 00	23,821 30	1,092,661 01	61.28	42.45
Continental.....	725,544 19	250,000 00	475,544 19	4,510,539 30	56.70	39.40

TABLE VIII—CONTINUED.

COMPANIES.	Net Gain or Loss.	Dividends Incurred.	Increase or Decrease in Surplus.	Surplus Dec. 31, 1900.	Ratio of Net Losses Incurred to Net Premiums Earned.	Ratio of Expenses Incurred to Net Premiums Earned.
Companies of Other States.						
Delaware.....	\$11,419 73	\$42,172 50	—\$30,752 77	\$105,790 85	64.65	43.25
Dutchess.....	28,396 85	.....	28,396 85	100,665 14	74.54	39.77
Empire City.....	—24,947 12	12,000 00	—36,947 12	21,242 52	75.12	56.14
Equitable F. & M.....	—18,488 83	28,000 00	—46,488 83	130,080 86	71.47	44.86
Erie.....	—46,635 62	6,000 00	—52,635 62	101,412 48	93.26	41.25
Farmers'.....	—12,584 47	.....	—12,584 47	328,642 98	72.03	40.18
Fire Association.....	140,709 36	200,000 00	—59,290 64	885,249 17	65.89	41.38
Fire, County of Philadelphia.....	—24,104 50	24,000 00	—48,104 50	139,229 70	88.41	56.21
Fireman's Fund.....	149,147 51	120,000 00	29,147 51	1,341,868 15	63.77	39.83
Firemen's.....	135,749 26	150,000 00	85,749 26	182,618 65	80.89	32.68
Franklin.....	70,053 44	80,000 00	—9,946 56	1,094,286 23	65.51	48.48
German.....	46,339 08	60,000 00	—13,660 92	1,275,221 70	57.77	49.69
German-Alliance.....	58,155 82	.....	58,155 82	340,784 29	69.32	32.06
German-American.....	621,134 91	300,000 00	321,134 91	4,267,711 70	58.54	38.17
Germania.....	324,572 53	150,000 00	174,572 53	2,275,975 38	52.60	41.26
Girard F. & M.....	37,131 15	63,000 00	—25,868 85	616,824 45	59.43	52.53
Glens Falls.....	132,048 02	60,000 00	72,048 02	2,227,190 09	56.72	42.39
Globe and Rutgers.....	20,068 40	.....	20,068 40	23,107 34	76.19	37.60
Greenwich.....	—125,721 07	20,000 00	—145,721 07	200,517 48	69.02	55.21
Hanover.....	—33,155 39	100,000 00	—133,155 39	485,663 30	68.46	40.84
Hartford.....	136,730 56	400,000 00	—263,269 44	3,522,759 91	67.38	37.31
Home.....	965,562 43	300,000 00	665,562 43	5,297,498 84	57.95	40.11
Home F. & M.....	45,215 59	36,000 00	9,215 59	325,143 94	62.80	37.02
Indemnity.....	—12,780 99	.....	—12,780 99	69,780 31	71.76	56.99
Indianapolis.....	—1,638 90	.....	—1,638 90	92,806 36	60.70	91.00
Insurance Co. of North America.....	444,890 17	380,000 00	84,890 17	1,744,854 59	67.17	32.21
Insurance Co. of the State of Pa.....	946 37	.....	946 37	52,425 50	83.18	81.99
International.....	29,206 83	.....	29,206 83	86,651 15	47.74	38.33
Lafayette.....	—29,605 76	48,000 00	18,394 24	28,130 56	81.67	42.72
Magdeburg.....	19,985 82	.....	19,985 82	41,304 02	54.30	33.49
Manhattan.....	4,306 94	40,500 00	—36,193 06	38,013 55	72.81	35.79
Mechanics.....	—6,219 00	20,000 00	—26,219 00	215,962 57	76.85	46.96
Mechanics' and Traders.....	25,765 64	.....	25,765 64	47,426 38	54.17	37.18
Michigan F. & M.....	9,990 06	16,000 00	—6,009 94	170,480 48	62.62	46.81

STATISTICAL TABLES.

579

Milwaukee Mechanics'	64,486 05	80,000 00	-15,513 95	1,355,352 28	59 37	44.47
National.....	180,924 74	120,000 00	60,924 74	1,533,879 71	62 13	42.41
National Standard.....	-3,745 09	24,000 00	-27,745 09	155,693 85	75 82	42.30
New Hampshire.....	136,927 77	100,000 00	30,927 77	1,003,255 03	69 30	39.09
New York.....	2,088 99	12,000 00	-9,911 01	71,100 45	68 41	62.87
Niagara.....	107,427 48	50,000 00	57,427 48	811,835 21	64 96	41.72
North American.....	-12,855 87	3,872 00	-16,727 87	18,943 06	69 34	36.92
North British and Mercantile.....	15,058 10	.....	15,058 10	113,003 20	5 69	68.46
North German.....	-12,231 17	28,000 00	-12,231 17	31,492 01	69 70	70.80
North River.....	-30,950 30	72,000 00	-58,950 30	211,122 39	70 46	47.67
Northwestern National.....	200,231 94	72,000 00	128,231 94	1,000,630 74	46 61	46.54
Orient.....	-64,828 45	25,000 00	-89,828 45	664,041 36	76 38	37.40
Pacific.....	-20,882 82	20,000 00	-40,882 82	121,143 46	68 02	44.89
Pelican.....	-14,022 51	.....	-14,022 51	83,275 00	72 01	55.01
Pennsylvania.....	82,038 71	100,000 00	-17,961 29	2,163,883 97	70 87	39.13
Phoenix.....	104,318 26	100,000 00	4,318 26	1,533,779 64	60 19	42.88
Phoenix.....	299,672 35	280,000 00	19,672 35	1,242,549 93	62 71	39.64
Potomac.....	7,889 76	24,000 00	-16,110 24	187,903 79	52 54	73.16
Providence Washington.....	82,014 42	50,000 00	32,014 42	500,432 47	70 80	33.51
Queen Insurance Co. of America.....	113,734 68	100,000 00	13,734 68	2,349,203 86	65 78	36.25
Reading.....	44,034 23	15,000 00	29,034 23	284,960 64	62 33	39.21
Rochester German.....	28,060 00	20,000 00	8,060 00	571,920 95	49 52	40.71
Security.....	-17,726 44	24,000 00	-41,726 44	162,566 39	70 78	43.90
Springfield F. & M.....	234,051 07	150,000 00	134,051 07	1,819,143 41	61 91	41.32
Spring Garden.....	-30,996 69	\$16,000 00	-46,996 69	103,471 81	72 06	56.45
St. Paul F. & M.....	111,627 99	50,000 00	61,627 99	725,995 70	60 20	39.02
Teutonia.....	-5,765 46	25,000 00	-30,765 46	190,548 66	68 30	38.32
Traders'.....	40,338 64	50,000 00	-9,661 36	1,011,898 06	67 49	43.32
Union.....	-33,983 66	12,000 00	-45,983 66	55,536 84	71 63	48.27
United Fire.....	-43,314 77	.....	-43,314 77	115,178 61	73 34	69.20
United Firemen's.....	14,910 06	30,000 00	-15,089 94	196,321 21	70 21	48.36
United States.....	-14,692 58	20,000 00	-34,692 58	140,020 17	60 55	52.28
Victoria.....	4,270 28	.....	4,270 28	4,967 09	77 58	34.09
Westchester.....	73,097 99	48,000 00	25,097 99	1,219,258 36	65 66	45.24
Western.....	-9,158 65	.....	-9,158 65	30,043 85	81 57	36.38
Williamsburg City.....	91,240 19	60,000 00	31,240 19	1,120,894 62	55 92	49.41
Total.....	\$7,031,283 15	\$5,661,189 20	\$1,370,093 95	\$67,382,490 73	64 33	40.63

*Excess of amount paid in on surplus account over dividend of \$10,573.
 †Including \$10,000 reserved for contingencies.
 ‡Paid by stockholders on surplus account. §Excess of dividends incurred over \$16,000 decrease in reserve for dividends.

TABLE VIII.—CONTINUED.

COMPANIES.	Net Gain or Loss.	Net Receipts from or Remittances to Home Office.	Increase or Decrease in Surplus.	Surplus Dec. 31, 1900.	Ratio of Net Losses Incurred to Net Premiums Earned.	Ratio of Expenses Incurred to Net Premiums Earned.
Companies of Other Countries.						
Aachen and Munich.....	-\$39,185 98	-\$6,278 92	-\$45,464 90	\$278,884 43	68.57	47.57
Alliance.....	48,228 03	-57,928 13	-9,700 10	524,577 80	52.26	40.92
Atlas.....	-13,679 10	18,823 82	5,144 72	235,074 89	70.27	37.23
Balaise.....	23,967 40	-3,623 12	20,344 28	345,458 89	69.71	34.32
British America.....	-63,374 31	38,380 27	-26,994 04	257,878 85	75.31	33.72
Caledonian.....	32,890 25	-38,478 01	-5,677 76	606,235 04	66.04	39.37
Cologne.....	-22,156 43	-26,162 83	-48,319 26	129,878 13	71.25	50.45
Commercial Union.....	140,099 20	-62,949 86	77,149 34	1,202,759 50	66.35	32.79
Hamburg-Bremen.....	25,950 64	-71,237 25	-45,286 62	299,589 89	62.82	42.29
Helvetia Swiss.....	-25,684 14	25,499 00	-185 14	329,127 25	77.58	36.71
Imperial.....	-79,335 95	99,435 08	20,099 13	606,972 17	76.06	38.38
Lancashire.....	-108,967 15	93,692 12	-15,275 03	398,882 12	70.57	39.90
Law Union and Crown.....	-52,167 95	-14,822 28	-66,990 23	207,946 88	76.91	37.73
Lion.....	32,021 63	-30,466 55	1,555 08	173,658 36	63.43	36.57
Liverpool and London and Globe.....	224,492 57	-166,384 46	58,108 11	4,508,385 80	68.55	36.08
London.....	153,201 82	-113,221 35	45,980 47	1,209,009 73	62.18	34.41
London and Lancashire.....	268,446 83	-404,620 15	-138,173 32	740,909 79	53.05	37.92
Magdeburg.....	-130,776 59	76,822 62	-53,953 97	140,339 18	74.23	48.42
Manchester.....	9,786 32	9,853 47	19,639 79	351,693 45	67.01	37.57
Marine.....	236,239 82	-232,466 12	3,843 70	290,614 70	41.18	16.27
National.....	-147,637 34	44,890 18	-102,747 16	8,011 88	82.99	60.77
Netherlands.....	-88,456 98	54,794 89	-33,662 09	76,262 00	84.71	40.63
North British and Mercantile.....	66,241 68	152,035 32	118,277 00	1,710,115 97	67.09	35.46
North German.....	-66,984 64	54,029 20	-12,955 44	45,404 21	82.88	38.98
Northern.....	104,706 07	-103,377 53	1,328 49	1,327,953 91	60.74	41.37
Norwich Union.....	36,929 79	-104,714 99	-67,785 20	733,017 96	65.23	39.79
Phoenix.....	13,709 12	-27,597 43	-13,888 31	596,749 98	71.33	37.95
Prussian National.....	-1,960 36	23,712 76	21,752 40	139,331 32	63.71	43.60
Royal.....	87,092 49	-73,356 23	13,736 26	2,288,976 21	68.73	34.52
Royal Exchange.....	-62,925 94	215,245 32	152,319 38	608,741 76	71.37	44.33
Scottish Union and National.....	229,544 58	79,526 27	309,070 85	2,024,054 89	63.14	32.86

Sea.....	124,715 96	-113,229 28	11,486 68	202,067 90	55 33	20 17
Skandia.....	6,650 77	-144,220 58	-137,569 81	162,430 19	37 30	64 23
State.....	-13,139 20	-9,782 31	-22,921 51	40,911 85	76 88	46 83
Sun.....	-26,538 60	-3,083 04	-23,621 64	780,520 91	70 66	40 03
Svea.....	-54,027 04	54,068 76	41 72	116,185 14	72 86	43 39
Thuringia.....	-138,403 44	243,000 00	104,596 56	163,343 10	68 76	61 51
Transatlantic.....	-94,875 10	45,381 16	-54,293 94	110,070 82	84 65	37 08
Union.....	-82,307 54	108,702 32	26,394 78	524,310 28	74 45	40 26
Union Marine.....	198,286 47	-241,598 74	-43,312 27	297,651 62	33 89	17 81
Western.....	-152,731 96	128,080 57	-24,651 39	438,430 58	76 48	34 63
Total.....	\$594,855 70	-\$583,416 09	\$11,439 61	\$25,246,410 33	67 74	37 33
Aggregate.....	\$8,013,929 78	\$6,397,454 29	\$1,616,475 49	\$96,275,853 40	65 41	39 55

*Remitted to home office in excess of \$38,494.93 received from foreign re-insurance companies. †Received under foreign re-insurance contracts in excess of \$2,122.58 remitted to home office.

TABLE IX.—RESOURCES, LIABILITIES, INCOME AND EXPENDITURES.
NEW JERSEY MUTUAL FIRE INSURANCE COMPANIES.

COMPANIES.	Commenced Business	Contingent Assets.	Cash Assets.	Liabilities.	Net Cash Premiums Received.	Assessments Collected.	All Other Receipts.	Total Cash Income.	Losses Paid.	Expenses.	All Other Payments.	Total Cash Expenditures.
New Jersey Mutuals.												
American.....	1846	\$58,006 15	\$597 15	\$1,145 00	\$111 97	\$718 71	\$222 76	\$1,053 44	\$235 00	\$152 64	\$553 49	\$941 13
Bergen County.....	1849		14,904 70	7,912 57	3,788 57		408 20	4,196 77	2,799 79	1,689 27		4,489 06
Burlington County.....	1823		66,389 19	85,561 00	1,845 39		4,100 89	5,946 28	16,863 87	2,052 96	2,998 54	21,915 37
Cumberland.....	1844		44,074 08	1,050 00	13,771 26		1,724 65	15,495 91	7,997 29	3,013 08		11,010 37
Essex County.....	1844		36,915 07	8,519 69	4,414 28		1,769 49	6,183 77	263 38	2,600 82		2,864 20
Farmers (Readington).....	1856		2,364 16	36,854 34	1,909 75	41,870 33	28,837 07	72,617 15	30,506 85	7,613 14	35,380 43	73,500 42
Farmers (Salen).....	1851		63,764 32	21,286 57	10,600 68		3,364 67	13,965 35	5,776 09	3,493 17	136 66	9,405 92
Franklin Farmers.....	1860			6,704 10	192 97			192 97	1,950 27	488 48		2,438 75
German.....	1879			4,211 85	151 15	1,524 74		4,999 87	1,495 27	548 82		5,044 05
Hackettstown.....	1893		60,536 09	51,397 00	3,200 55		4,391 44	7,591 99	2,406 68	5,971 26	4,859 28	13,217 22
Hillsborough.....	1867		349 76	1,600 00	736 54	37 20		773 74	76 92	358 72		434 93
Mercer County.....	1844		6,449 88	18,000 00	806 74	12,200 96	5,513 80	18,521 50	7,955 76	7,651 86	1,500 00	17,107 62
Morris County.....	1844		8,776 65	14,215 65	17,155 30	5,503 50	9,560 30	32,269 10	38,267 43	37,774 48	37,378 64	79,420 55
Mutual.....	1900		26,222 82	8,837 57	4,769 18		793 47	5,562 65	3,519 68	2,419 82	44 57	5,984 07
New Brunswick.....	1846		34 24		182 50			182 50		148 26		148 26
New Jersey Association.....	1823		82,006 07	3,258 63	2,531 41			5,908 40	515 18	2,176 29	452 64	3,144 11
Peoples'.....	1900		26,579 15	4,612 78	144 50		1,086 50	1,231 00		236 20	64 56	300 76
Rahway.....	1893		1,256 90	825 90	591 31		500 00	1,091 31		845 24		845 24
Retail Merchants.....	1894		1,392 10	1,450 50	1,741 50	57 00	1,025 28	2,823 78	2,031 56	1,312 82		3,344 38
Salen County.....	1849		3,029 32	1,570 55	1,893 72	3,302 89	1,891 96	7,088 57	1,998 65	1,933 37	800 00	4,732 02
Shrewsbury.....	1838		61,649 96	1,818 45	2,958 03		2,787 98	5,745 51	1,072 21	839 29		1,911 50
Sussex County.....	1840		9,052 36	8,677 75	7,856 63		459 47	8,316 10	1,606 26	1,606 26	87 50	11,728 83
Union County.....	1840		60,297 00	2,176 81	926 03	9,695 95	10,664 03	21,286 01	1,654 87	17,045 15		20,057 28
West Windsor.....	1894		45,608 00	2,845 05	1,239 77		169 32	1,409 09	3,222 13	540 85	10 10	3,773 08
Total.....	1857		11,768 60		163 32	1,463 00	400 00	2,026 32	1,405 00	70 00	736 25	2,211 25
Total.....		\$2,336,463 19	\$521,365 52	\$293,214 30	\$83,683 06	\$76,374 28	\$86,361 74	\$246,419 08	\$145,048 20	\$52,894 36	\$102,027 81	\$299,970 37

TABLE X.—RISKS, PREMIUMS AND LOSSES INCURRED AND BUSINESS IN NEW JERSEY.
NEW JERSEY MUTUAL FIRE INSURANCE COMPANIES.

COMPANIES.	Risks in Force Dec. 31, 1899.				Risks in Force Dec. 31, 1900.		Premiums on Risks Written in 1900.		Losses Incurred in 1900.	New Jersey Business.		
	Risks Written in 1900.	Risks Terminated and Re-insured in 1900.	Risks in Force Dec. 31, 1900.	Risks in Force Dec. 31, 1900.		Premiums Received in 1900.		Losses Paid in 1900.		Losses Incurred in 1900.		
				Cash.	Contin- gent.	Cash.	Contin- gent.					
New Jersey Mutuals.												
American.....	\$557,107	\$23,800	\$24,850	\$556,057	\$111 97	\$2,590 00	\$23,800	\$111 97	\$2,590 00	\$235 00	\$235 00	
Bergen County.....	1,619,144	528,040	494,299	1,632,885	4,287 65	.....	516,589	4,177 40	.....	2,799 79	3,549 79
Burlington County.....	4,421,133	512,670	570,114	4,363,689	1,845 39	.....	512,670	1,845 39	.....	16,863 87	14,270 87
Cumberland.....	8,509,660	1,503,856	1,787,655	8,225,861	14,209 71	94,436 00	1,503,856	14,209 71	94,436 00	7,997 29	9,047 29	
Essex County.....	2,245,980	701,378	767,380	2,179,978	4,481 18	30,680 00	701,378	3,858 50	30,680 00	263 38	263 38	
Farmers (Readington)....	10,042,563	1,485,688	1,546,815	9,981,435	1,909 75	.....	1,485,688	1,909 75	.....	30,500 85	23,571 84
Farmers (Salem).....	3,427,824	1,069,275	851,707	3,645,392	10,915 87	82,791 00	1,069,275	10,915 87	82,791 00	4,967 26	6,767 26	
Farmers (Vienna).....	916,340	195,244	63,567	1,048,019	197 37	12,650 00	195,244	197 37	12,650 00	1,950 27	1,950 27	
Franklin Farmers.....	585,611	183,652	174,270	604,993	151 16	6,681 28	183,652	151 16	6,681 28	4,495 23	3,620 08	
German.....	229,246	66,815	2,755,582	.....	3,503 76	.....	465,336	3,200 55	800 13	2,406 68	2,406 68
Hackettstown.....	960,703	169,380	65,815	1,064,268	739 80	7,398 00	169,380	635 80	6,358 00	76 21	676 21	
Hillsborough.....	1,863,940	423,682	541,032	1,746,590	806 74	.....	423,682	806 74	.....	7,955 76	6,558 34
Mercer County.....	12,230,328	2,233,244	2,463,359	12,000,213	17,248 37	87,372 00	2,233,244	17,248 37	87,372 00	38,267 43	38,651 29	
Morris County.....	2,649,030	1,044,045	1,082,357	2,610,718	6,709 63	.....	1,044,045	6,709 63	.....	3,519 68	3,519 68
Mutual.....	49,850	49,850	49,850	49,850	182 50	14,970 00	49,850	182 50	14,970 00	.....	.....
New Brunswick.....	771,600	298,275	294,425	775,450	2,544 33	7,632 99	298,275	2,544 33	7,632 99	515 18	515 18	
New Jersey Association..	151,237	2,900	2,827	151,310	144 50	.....	2,900	144 50	.....	.....	.....
Peoples'.....	56,900	.....	.....	56,900	591 31	9,150 00	56,900	591 31	9,150 00	.....	.....
Railway.....	1,477,503	40,875	1,347,425	465 25	591 31	.....	40,875	996 00	3,722 00	2,031 56	2,031 56
Retail Merchants.....	1,475,580	400,850	443,725	1,432,705	1,990 01	19,940 00	400,850	1,990 01	19,940 00	1,998 65	2,569 20	
Salem County.....	695,625	8,200	4,250	699,575	16 52	520 00	7,200	14 12	460 00	72 21	72 21	
Shrewsbury.....	2,229,363	1,733,966	1,737,231	2,226,068	8,197 58	130,047 45	1,733,966	8,197 58	130,047 45	10,035 07	10,435 07	
Sussex County.....	1,900,233	338,658	434,508	1,804,383	926 03	12,932 00	338,658	926 03	12,932 00	1,654 87	1,513 44	
Union County.....	934,200	69,300	7,000	996,500	1,239 77	3,172 00	69,300	1,239 77	3,098 00	3,222 13	3,222 13	
West Windsor.....	284,644	32,665	24,098	293,211	163 32	1,633 25	32,665	163 32	1,633 25	1,405 00	1,405 00	
Total.....	\$60,188,593	\$13,571,729	\$16,307,849	\$59,513,475	\$83,579 47	\$528,317 97	\$13,559,278	\$82,967 68	\$527,942 10	\$143,239 37	\$136,851 77	

TABLE XI.—MARINE AND INLAND BUSINESS.

COMPANIES.	Risks in Force Dec. 31, 1900.	Risks Written in 1900.	Premiums on Risks Written in 1900.	Losses Paid in 1900.	Losses In- curred in 1900.
Companies of Other States.					
Aetna.....	\$6,362,097 00	\$137,715,918 00	\$422,153 41	\$164,283 36	\$153,246 21
Assurance Co. of America.....	.....	.....	.....	452 93	662 93
Boston.....	6,208,071 00	163,376,724 00	1,116,152 76	379,046 61	461,715 71
Equitable F. & M.....	106,683 00	608,007 00	8,957 08	4,205 88	2,765 88
Erie.....	.....	.....	.....	2,079 15	.....
Fireman's Fund.....	4,530,425 00	101,564,872 00	862,050 30	197,496 85	192,262 58
Globe & Rutgers.....	.....	.....	.....	20,530 93	.....
Greenwich.....	.....	.....	.....	89,951 23	98,648 85
Home.....	2,671,012 00	53,118,216 00	206,637 98	174,967 30	202,993 88
Home F. & M.....	13,168,575 00	82,976,503 00	527,964 03	55,903 67	62,847 53
Insurance Co. of North America.....	1,931,430 00	12,158,696 00	106,638 29	1,137,593 52	1,148,793 52
Manhattan.....	5,245,841 00	398,754,420 00	2,230,060 44	12,431 39	12,431 39
Mechanics' and Traders'.....	.....	4,830,584 00	78,051 68	3,802 14	4,225 82
National Standard.....	.....	3,983,060 00	14,285 56	284 34	474 34
New York.....	2,075,924 00	3,035,962 00	81,851 61	45,199 94	47,142 12
Northwestern National.....	199,578 00	217,178 00	18,023 98	2,543 26	5,958 26
Orient.....	.....	266,264 00	8,392 37	20,588 55	31,379 19
Providence Washington.....	6,629,454 00	145,082,153 00	598,809 21	276,739 47	238,574 76
Security.....	466,393 00	9,074,203 00	80,471 74	37,652 82	34,319 99
St. Paul F. & M.....	3,861,687 00	70,099,272 00	544,516 02	178,601 43	174,764 70
Teutonia.....	.....	5,682,524 00	34,311 07	11,545 77	11,545 00
United States.....	1,078,008 00	2,204,145 00	40,722 98	16,736 32	21,830 78
Western.....	.....	33,838 00	273 60	.....	.....
Total.....	\$54,535,188 00	\$1,194,782,539 00	\$6,980,324 11	\$2,832,576 86	\$2,926,583 44
Companies of Other Countries.					
British America.....	\$1,970,938 00	\$36,916,882 00	\$385,587 76	\$165,351 76	\$176,480 44
Commercial Union.....	756,096 00	38,509,391 00	102,216 47	38,317 52	35,067 52
London Assurance.....	6,306,264 00	101,966,751 00	640,522 34	193,751 25	185,052 98
Marine.....	51,742,111 00	766,069,542 00	801,872 29	200,948 75	211,949 00
Prussian National.....	702,831 00	696,771 00	2,921 69	1,221 32	696 32
Sea.....	13,529,778 00	194,217,115 00	1,022,351 16	257,776 17	265,873 00
Union Marine.....	6,798,690 00	58,284,506 00	480,017 33	116,431 69	124,003 60
Western.....	6,460,676 00	57,095,284 00	536,679 27	289,935 26	294,737 77
Total.....	\$88,267,384 00	\$1,253,686,222 00	\$3,972,168 31	\$1,263,733 72	\$1,293,860 63
Aggregate.....	\$142,802,572 00	\$2,448,468,761 00	\$10,952,492 42	\$4,096,310 58	\$4,220,444 07

INDEX TO PART I.

(585)

INDEX TO PART I.

Fire and Marine Insurance.

	Page.
Introduction	2

ABSTRACTS OF STATEMENTS.

NEW JERSEY STOCK FIRE INSURANCE COMPANIES.

American Ins. Co.....	Newark	15
Camden Fire Ins. Ass'n.....	Camden	18
Firemen's Ins. Co.....	Newark	22
Merchants' Ins. Co.....	Newark	25
National Fire and Marine Ins. Co.....	Elizabeth	28
Newark Fire Ins. Co.....	Newark	31
New Brunswick Fire Ins. Co.....	New Brunswick	35
Standard Fire Ins. Co.....	Trenton	38

NEW JERSEY MUTUAL FIRE INSURANCE COMPANIES.

American Mutual Fire Ins. Co.....	Plainfield	43
Bergen County Farmers' Mutual Fire Ins. Co.....	Oradell	44
Burlington County Association.....	Medford	45
Cumberland Mutual Fire Ins. Co.....	Bridgeton	47
Essex County Mutual Ins. Co.....	Bloomfield	48
Farmers' Mutual Fire Ins. Co.....	Readington	50
Farmers' Mutual Fire Ins. Co.....	Salem	51
Farmers' Mutual Fire Ins. Co.....	Vienna	53
Franklin Farmers' Mutual Fire Ass. Ass'n.....	East Millstone	54
German Mutual Fire Ins. Co.....	Newark	55
Hackettstown Mutual Fire Ins. Co.....	Hackettstown	57
Hillsborough Mutual Fire Ass. Ass'n.....	Somerville	58
Mercer County Mutual Fire Ins. Co.....	Pennington	59
Morris County Insurance Co.....	Morristown	61
Mutual Fire Protective Ass'n.....	Egg Harbor City	63
New Brunswick Mutual Fire Ins. Co.....	New Brunswick	63
New Jersey Association.....	Crosswicks	65
People's Mutual Fire Ins. Co.....	Newark	66
Rahway Mutual Fire Ins. Co.....	Rahway	67
Retail Merchants' Mutual Fire Ins. Co.....	Paterson	69
Salem County Mutual Fire Ins. Co.....	Salem	70
Shrewsbury Mutual Fire Ins. Co.....	Eatontown	72
Sussex County Mutual Ins. Co.....	Newton	73
Union County Mutual Fire Ins. Co.....	Elizabeth	75
West Windsor Mutual Fire Ins. Co.....	Dutch Neck	76

FIRE AND MARINE INSURANCE COMPANIES OF OTHER STATES.

	Page.
Aetna Ins. Co.....	Hartford, Conn. 81
Agricultural Ins. Co.....	Watertown, N. Y. 85
Allemannia Fire Ins. Co.....	Pittsburg, Pa. 89
American Ins. Co.....	Boston, Mass. 93
American Central Ins. Co.....	St. Louis, Mo. 96
American Fire Ins. Co.....	New York, N. Y. 99
American Fire Ins. Co.....	Philadelphia, Pa. 103
Assurance Co. of America.....	New York, N. Y. 106
Boston Ins. Co.....	Boston, Mass. 109
British American Ins. Co.....	New York, N. Y. 113
Bucks County Contributionship Ins. Co.....	Morrisville, Pa. 116
Buffalo Commercial Ins Co.....	Buffalo, N. Y. 117
Buffalo German Ins. Co.....	Buffalo, N. Y. 120
Caledonian American Ins. Co.....	New York 122
Capital Fire Ins. Co.....	Concord, N. H. 126
Citizens' Ins. Co.....	New York, N. Y. 130
Citizens' Ins. Co.....	Pittsburg, Pa. 133
Commerce Ins. Co.....	Albany, N. Y. 137
Commercial Union Fire Ins. Co.....	New York, N. Y. 140
Concordia Fire Ins. Co.....	Milwaukee, Wis. 143
Connecticut Fire Ins. Co.....	Hartford, Conn. 146
Continental Ins. Co.....	New York, N. Y. 149
Delaware Ins. Co.....	Philadelphia, Pa. 153
Empire City Fire Ins. Co.....	New York, N. Y. 160
Dutchess Ins. Co.....	Poughkeepsie, N. Y. . 157
Equitable Fire and Marine Ins. Co.....	Providence, R. I. 162
Erie Fire Ins. Co.....	Buffalo, N. Y. 166
Farmers' Fire Ins. Co.....	York, Pa. 169
Fire Association of Philadelphia.....	Philadelphia, Pa. 173
Fire Insurance Company of the County of Phila.....	Philadelphia, Pa. 177
Fire Insurance Company of Northampton County.....	Easton, Pa. 180
Fireman's Fund Ins. Co.....	San Francisco, Cal. .. 182
Firemen's Ins. Co.....	Baltimore, Md. 186
Franklin Fire Ins. Co.....	Philadelphia, Pa. 190
German Ins. Co.....	Freeport, Ill. 193
German Alliance Ins. Co.....	New York, N. Y. 197
German-American Ins. Co.....	New York, N. Y. 200
Germania Fire Ins. Co.....	New York, N. Y. 203
Girard Fire and Marine Ins. Co.....	Philadelphia, Pa. 207
Glen's Falls Ins. Co.....	Glen's Falls, N. Y. .. 211
Globe and Rutgers Fire Ins Co.....	New York, N. Y. 215
Greenwich Ins. Co.....	New York, N. Y. 218
Hanover Fire Ins. Co.....	New York, N. Y. 222
Hartford Fire Ins. Co.....	Hartford, Conn. 226
Home Ins. Co.....	New York, N. Y. 229
Home Fire and Marine Ins. Co.....	San Francisco, Cal. .. 234
Indemnity Fire Ins. Co.....	New York, N. Y. 238
Indianapolis Fire Ins. Co.....	Indianapolis, Ind. 241
Insurance Co. of North America.....	Philadelphia, Pa. 243
Insurance Co. of the State of Pennsylvania.....	Philadelphia, Pa. 248
International Ins. Co.....	New York, N. Y. 251
Lafayette Fire Ins. Co.....	New York, N. Y. 254
Magdeburg Fire Ins. Co.....	New York, N. Y. 257
Manhattan Fire Ins. Co.....	New York, N. Y. 259

	Page.
Mechanics' Fire Ins. Co.....	Philadelphia, Pa. 263
Mechanics' and Traders' Ins. Co.....	New Orleans, La. 267
Michigan Fire and Marine Ins. Co.....	Detroit, Mich. 270
Milwaukee Mechanics' Ins. Co.....	Milwaukee, Wis. 273
National Fire Ins. Co.....	Hartford, Conn. 277
National Standard Ins. Co.....	New York, N. Y. 280
New Hampshire Fire Ins. Co.....	Manchester, N. H. .. 283
New York Fire Ins. Co.....	New York, N. Y. 286
Niagara Fire Ins. Co.....	New York, N. Y. 290
North American Ins. Co.....	Boston, Mass. 293
North British and Mercantile Ins. Co.....	New York, N. Y. 297
North German Fire Ins. Co.....	New York, N. Y. 300
North River Ins. Co.....	New York, N. Y. 302
Northwestern National Ins. Co.....	Milwaukee, Wis. 306
Orient Ins. Co.....	Hartford, Conn. 309
Pacific Fire Ins. Co.....	New York, N. Y. 314
Pelican Assurance Co.....	New York, N. Y. 317
Pennsylvania Fire Ins. Co.....	Philadelphia, Pa. 320
Phenix Ins. Co.....	Brooklyn, N. Y. 324
Phoenix Ins. Co.....	Hartford, Conn. 327
Potomac Ins. Co.....	Washington, D. C. .. 331
Providence Washington Ins. Co.....	Providence, R. I. 334
Queen Ins. Co. of America.....	New York, N. Y. 338
Reading Fire Ins. Co.....	Reading, Pa. 341
Rochester German Ins. Co.....	Rochester, N. Y. 345
Security Ins. Co.....	New Haven, Conn. .. 349
Springfield Fire and Marine Ins. Co.....	Springfield, Mass. 353
Spring Garden Ins. Co.....	Philadelphia, Pa. 356
St. Paul Fire and Marine Ins. Co.....	St. Paul, Minn. 360
Teutonia Ins. Co.....	New Orleans, La. 364
Traders' Ins. Co.....	Chicago, Ill. 367
Union Ins. Co.....	Philadelphia, Pa. 371
United Fire Ins. Co.....	Baltimore, Md. 373
United Firemen's Ins. Co.....	Philadelphia, Pa. 373
United States Fire Ins. Co.....	New York, N. Y. 382
Victoria Fire Ins. Co.....	New York, N. Y. 386
Westchester Fire Ins. Co.....	New York, N. Y. 388
Western Ins. Co.....	Pittsburg, Pa. 392
Williamsburg City Fire Ins. Co.....	Brooklyn, N. Y. 395

UNITED STATES BRANCHES OF FOREIGN FIRE AND FIRE-MARINE INSURANCE
COMPANIES.

Aachen and Munich Fire Ins. Co.....	Aix-la-Chapelle, Ger.. 401
Alliance Assurance Co.....	London, England 404
Atlas Assurance Co.....	London, England 407
Baloise Fire Ins. Co.....	Basle, Switzerland .. 411
British America Assurance Co.....	Toronto, Canada 414
Caledonian Ins. Co.....	Edinburgh, Scotland.. 417
Cologne Re-Insurance Co.....	Cologne, Germany 421
Commercial Union Assurance Co.....	London, England 424
Hamburg-Bremen Fire Ins. Co.....	Hamburg, Germany.. 428
Helvetia Swiss Fire Ins. Co.....	St. Gall, Switzerland 431
Imperial Ins. Co.....	London, England 434
Lancashire Ins. Co.....	Manchester, England 438
Law Union and Crown Ins. Co.....	London, England 441

	Page.
Lion Fire Ins. Co.....	London, England 444
Liverpool and London and Globe Ins. Co.....	Liverpool, England .. 448
London Assurance Corporation.....	London, England 452
London and Lancashire Fire Ins. Co.....	Liverpool, England .. 456
Magdeburg Fire Ins. Co.....	Magdeburg, Germany 460
Manchester Fire Assurance Co.....	Manchester, England 463
Marine Ins. Co.....	London, England 466
National Assurance Co of Ireland.....	Dublin, Ireland 469
Netherlands Fire Ins. Co.....	The Hague, Holland. 472
North British and Mercantile Ins. Co.....	London, England 475
North German Fire Ins. Co.....	Hamburg, Germany.. 479
Northern Assurance Co.....	London, England.... 482
Norwich Union Fire Ins. Society.....	Norwich, England ... 485
Palatine Ins. Co.....	London, England 489
Phoenix Assurance Co.....	London, England 489
Prussian National Ins. Co.....	Stettin, Germany ... 493
Royal Ins. Co.....	Liverpool, England .. 496
Royal Exchange Assurance.....	London, England.... 500
Scottish Union and National Ins. Co.....	Edinburgh, Scotland. 507
Sea Insurance Co.....	Liverpool, England.. 503
Skandia Ins. Co.....	Stockholm, Sweden .. 510
State Fire Ins. Co.....	Liverpool, England .. 512
Sun Insurance Office.....	London, England 515
Svea Fire and Life Ins. Co.....	Gothenburg, Sweden. 519
Thuringia Ins. Co.....	Erfurt, Germany 522
Transatlantic Fire Ins. Co.....	Hamburg, Germany.. 525
Union Assurance Society.....	London, England 528
Union Marine Ins. Co.....	Liverpool, England .. 531
Western Assurance Co.....	Toronto, Canada 534

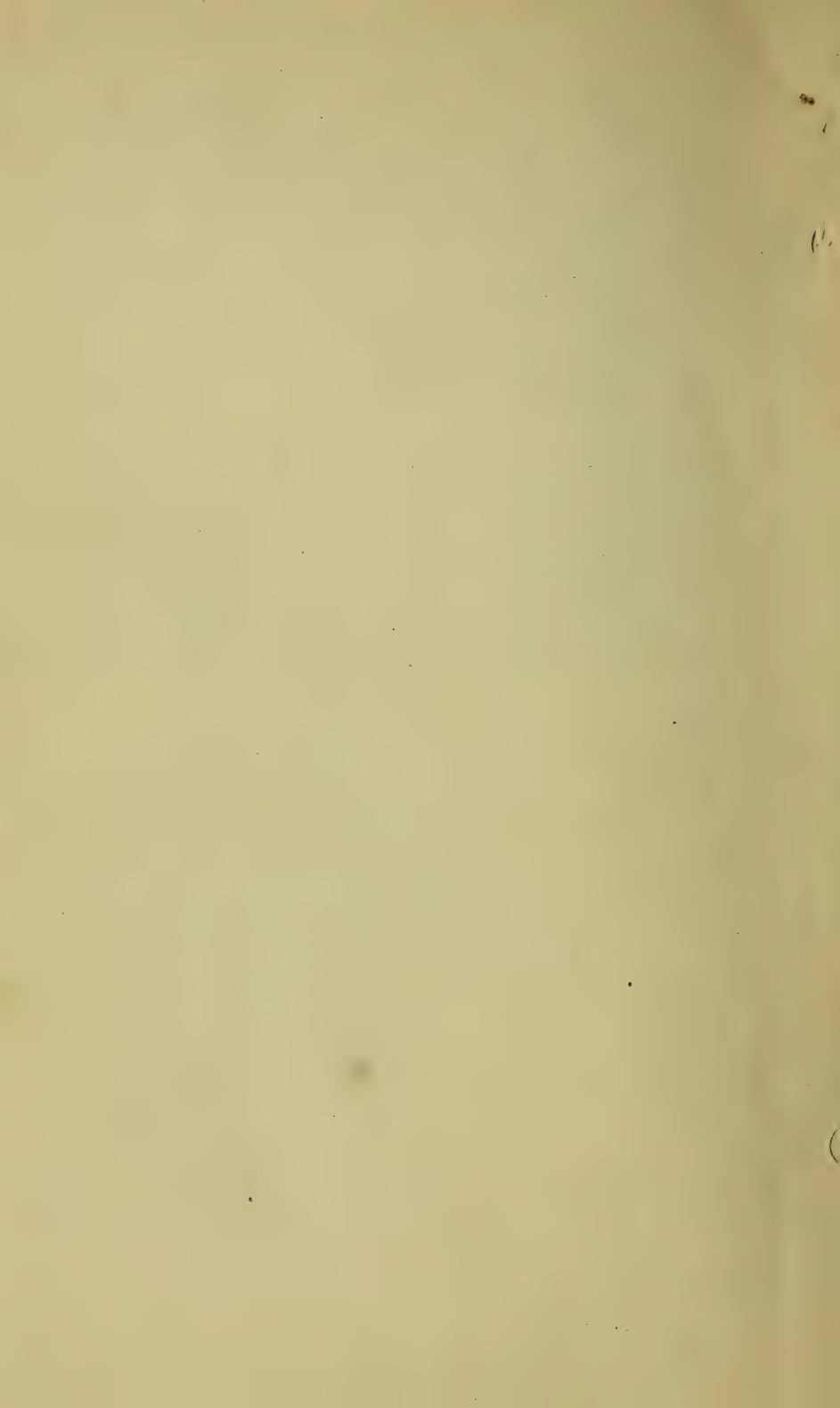
STATISTICAL TABLES.

Table I.—Capital, Assets, Liabilities and Surplus.....	544
Table II.—Classification of Assets.....	549
Table III.—Classification of Liabilities.....	553
Table IV.—Classification of Income.....	557
Table V.—Classification of Disbursements.....	561
Table VI.—Fire Risks, Premiums and Losses Incurred.....	565
Table VII.—Business in New Jersey.....	569
Table VIII.—Underwriting and Investment Exhibit.....	573
Table IX.—Resources, Liabilities, Income and Expenditures of New Jersey Mutual Fire Insurance Companies.....	582
Table X.—Risks, Premiums and Losses, and Business in the State of New Jersey. Mutual Fire Insurance Companies.....	583
Table XI.—Marine and Inland Business.....	584

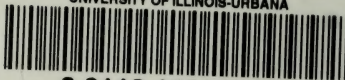
MISCELLANEOUS.

Report of Receiver.....	541
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